

CITY OF YORBA LINDA

2000-2005 HOUSING ELEMENT

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY

OCT 18 2004

UNIVERSITY OF CALIFORNIA

Adopted March 19, 2002

Prepared by:
Cotton/Bridges/Associates
747 East Green Street, Suite 300
Pasadena, CA 91101

1094.00

**CITY OF YORBA LINDA
HOUSING ELEMENT**

TABLE OF CONTENTS

Section	Page
1. INTRODUCTION	1-1
A. Community Context	1-1
B. Role of Housing Element	1-3
C. Data Sources and Methods	1-4
D. Public Participation	1-4
E. Relationship to Other General Plan Elements	1-5
2. HOUSING NEEDS ASSESSMENT	2-1
A. Population Characteristics	2-1
B. Household Characteristics	2-7
C. Housing Stock Characteristics	2-18
3. SUMMARY OF HOUSING NEEDS	3-1
4. HOUSING CONSTRAINTS	4-1
A. Market Constraints	4-1
B. Governmental Constraints	4-3
C. Environmental Constraints	4-12
5. HOUSING RESOURCES	5-1
A. Availability of Sites for Housing	5-1
B. Financial Resources	5-3
C. Opportunities for Energy Conservation	5-6
6. HOUSING PLAN	6-1
A. Evaluation of Accomplishments	6-1
B. Goals and Policies	6-8
C. Housing Programs	6-10

LIST OF TABLES
CONTENTS
OF THE REPORT

LIST OF TABLES

Page	Table
1	Summary of the Report
2	1. Introduction
3	2. Objectives of the Study
4	3. Methodology
5	4. Results and Discussion
6	5. Conclusions
7	6. References
8	7. Appendix
9	8. Glossary
10	9. Bibliography
11	10. Index
12	11. List of Figures
13	12. List of Tables
14	13. List of Abbreviations
15	14. List of Symbols
16	15. List of Units
17	16. List of Equations
18	17. List of Diagrams
19	18. List of Photographs
20	19. List of Maps
21	20. List of Tables
22	21. List of Figures
23	22. List of Abbreviations
24	23. List of Symbols
25	24. List of Units
26	25. List of Equations
27	26. List of Diagrams
28	27. List of Photographs
29	28. List of Maps
30	29. List of Tables
31	30. List of Figures
32	31. List of Abbreviations
33	32. List of Symbols
34	33. List of Units
35	34. List of Equations
36	35. List of Diagrams
37	36. List of Photographs
38	37. List of Maps
39	38. List of Tables
40	39. List of Figures
41	40. List of Abbreviations
42	41. List of Symbols
43	42. List of Units
44	43. List of Equations
45	44. List of Diagrams
46	45. List of Photographs
47	46. List of Maps
48	47. List of Tables
49	48. List of Figures
50	49. List of Abbreviations
51	50. List of Symbols
52	51. List of Units
53	52. List of Equations
54	53. List of Diagrams
55	54. List of Photographs
56	55. List of Maps
57	56. List of Tables
58	57. List of Figures
59	58. List of Abbreviations
60	59. List of Symbols
61	60. List of Units
62	61. List of Equations
63	62. List of Diagrams
64	63. List of Photographs
65	64. List of Maps
66	65. List of Tables
67	66. List of Figures
68	67. List of Abbreviations
69	68. List of Symbols
70	69. List of Units
71	70. List of Equations
72	71. List of Diagrams
73	72. List of Photographs
74	73. List of Maps
75	74. List of Tables
76	75. List of Figures
77	76. List of Abbreviations
78	77. List of Symbols
79	78. List of Units
80	79. List of Equations
81	80. List of Diagrams
82	81. List of Photographs
83	82. List of Maps
84	83. List of Tables
85	84. List of Figures
86	85. List of Abbreviations
87	86. List of Symbols
88	87. List of Units
89	88. List of Equations
90	89. List of Diagrams
91	90. List of Photographs
92	91. List of Maps
93	92. List of Tables
94	93. List of Figures
95	94. List of Abbreviations
96	95. List of Symbols
97	96. List of Units
98	97. List of Equations
99	98. List of Diagrams
100	99. List of Photographs
101	100. List of Maps
102	101. List of Tables
103	102. List of Figures
104	103. List of Abbreviations
105	104. List of Symbols
106	105. List of Units
107	106. List of Equations
108	107. List of Diagrams
109	108. List of Photographs
110	109. List of Maps
111	110. List of Tables
112	111. List of Figures
113	112. List of Abbreviations
114	113. List of Symbols
115	114. List of Units
116	115. List of Equations
117	116. List of Diagrams
118	117. List of Photographs
119	118. List of Maps
120	119. List of Tables
121	120. List of Figures
122	121. List of Abbreviations
123	122. List of Symbols
124	123. List of Units
125	124. List of Equations
126	125. List of Diagrams
127	126. List of Photographs
128	127. List of Maps
129	128. List of Tables
130	129. List of Figures
131	130. List of Abbreviations
132	131. List of Symbols
133	132. List of Units
134	133. List of Equations
135	134. List of Diagrams
136	135. List of Photographs
137	136. List of Maps
138	137. List of Tables
139	138. List of Figures
140	139. List of Abbreviations
141	140. List of Symbols
142	141. List of Units
143	142. List of Equations
144	143. List of Diagrams
145	144. List of Photographs
146	145. List of Maps
147	146. List of Tables
148	147. List of Figures
149	148. List of Abbreviations
150	149. List of Symbols
151	150. List of Units
152	151. List of Equations
153	152. List of Diagrams
154	153. List of Photographs
155	154. List of Maps
156	155. List of Tables
157	156. List of Figures
158	157. List of Abbreviations
159	158. List of Symbols
160	159. List of Units
161	160. List of Equations
162	161. List of Diagrams
163	162. List of Photographs
164	163. List of Maps
165	164. List of Tables
166	165. List of Figures
167	166. List of Abbreviations
168	167. List of Symbols
169	168. List of Units
170	169. List of Equations
171	170. List of Diagrams
172	171. List of Photographs
173	172. List of Maps
174	173. List of Tables
175	174. List of Figures
176	175. List of Abbreviations
177	176. List of Symbols
178	177. List of Units
179	178. List of Equations
180	179. List of Diagrams
181	180. List of Photographs
182	181. List of Maps
183	182. List of Tables
184	183. List of Figures
185	184. List of Abbreviations
186	185. List of Symbols
187	186. List of Units
188	187. List of Equations
189	188. List of Diagrams
190	189. List of Photographs
191	190. List of Maps
192	191. List of Tables
193	192. List of Figures
194	193. List of Abbreviations
195	194. List of Symbols
196	195. List of Units
197	196. List of Equations
198	197. List of Diagrams
199	198. List of Photographs
200	199. List of Maps
201	200. List of Tables
202	201. List of Figures
203	202. List of Abbreviations
204	203. List of Symbols
205	204. List of Units
206	205. List of Equations
207	206. List of Diagrams
208	207. List of Photographs
209	208. List of Maps
210	209. List of Tables
211	210. List of Figures
212	211. List of Abbreviations
213	212. List of Symbols
214	213. List of Units
215	214. List of Equations
216	215. List of Diagrams
217	216. List of Photographs
218	217. List of Maps
219	218. List of Tables
220	219. List of Figures
221	220. List of Abbreviations
222	221. List of Symbols
223	222. List of Units
224	223. List of Equations
225	224. List of Diagrams
226	225. List of Photographs
227	226. List of Maps
228	227. List of Tables
229	228. List of Figures
230	229. List of Abbreviations
231	230. List of Symbols
232	231. List of Units
233	232. List of Equations
234	233. List of Diagrams
235	234. List of Photographs
236	235. List of Maps
237	236. List of Tables
238	237. List of Figures
239	238. List of Abbreviations
240	239. List of Symbols
241	240. List of Units
242	241. List of Equations
243	242. List of Diagrams
244	243. List of Photographs
245	244. List of Maps
246	245. List of Tables
247	246. List of Figures
248	247. List of Abbreviations
249	248. List of Symbols
250	249. List of Units
251	250. List of Equations
252	251. List of Diagrams
253	252. List of Photographs
254	253. List of Maps
255	254. List of Tables
256	255. List of Figures
257	256. List of Abbreviations
258	257. List of Symbols
259	258. List of Units
260	259. List of Equations
261	260. List of Diagrams
262	261. List of Photographs
263	262. List of Maps
264	263. List of Tables
265	264. List of Figures
266	265. List of Abbreviations
267	266. List of Symbols
268	267. List of Units
269	268. List of Equations
270	269. List of Diagrams
271	270. List of Photographs
272	271. List of Maps
273	272. List of Tables
274	273. List of Figures
275	274. List of Abbreviations
276	275. List of Symbols
277	276. List of Units
278	277. List of Equations
279	278. List of Diagrams
280	279. List of Photographs
281	280. List of Maps
282	281. List of Tables
283	282. List of Figures
284	283. List of Abbreviations
285	284. List of Symbols
286	285. List of Units
287	286. List of Equations
288	287. List of Diagrams
289	288. List of Photographs
290	289. List of Maps
291	290. List of Tables
292	291. List of Figures
293	292. List of Abbreviations
294	293. List of Symbols
295	294. List of Units
296	295. List of Equations
297	296. List of Diagrams
298	297. List of Photographs
299	298. List of Maps
300	299. List of Tables
301	300. List of Figures
302	301. List of Abbreviations
303	302. List of Symbols
304	303. List of Units
305	304. List of Equations
306	305. List of Diagrams
307	306. List of Photographs
308	307. List of Maps
309	308. List of Tables
310	309. List of Figures
311	310. List of Abbreviations
312	311. List of Symbols
313	312. List of Units
314	313. List of Equations
315	314. List of Diagrams
316	315. List of Photographs
317	316. List of Maps
318	317. List of Tables
319	318. List of Figures
320	319. List of Abbreviations
321	320. List of Symbols
322	321. List of Units
323	322. List of Equations
324	323. List of Diagrams
325	324. List of Photographs
326	325. List of Maps
327	326. List of Tables
328	327. List of Figures
329	328. List of Abbreviations
330	329. List of Symbols
331	330. List of Units
332	331. List of Equations
333	332. List of Diagrams
334	333. List of Photographs
335	334. List of Maps
336	335. List of Tables
337	336. List of Figures
338	337. List of Abbreviations
339	338. List of Symbols
340	339. List of Units
341	340. List of Equations
342	341. List of Diagrams
343	342. List of Photographs
344	343. List of Maps
345	344. List of Tables
346	345. List of Figures
347	346. List of Abbreviations
348	347. List of Symbols
349	348. List of Units
350	349. List of Equations
351	350. List of Diagrams
352	351. List of Photographs
353	352. List of Maps
354	353. List of Tables
355	354. List of Figures
356	355. List of Abbreviations
357	356. List of Symbols
358	357. List of Units
359	358. List of Equations
360	359. List of Diagrams
361	360. List of Photographs
362	361. List of Maps
363	362. List of Tables
364	363. List of Figures
365	364. List of Abbreviations
366	365. List of Symbols
367	366. List of Units
368	367. List of Equations
369	368. List of Diagrams
370	369. List of Photographs
371	370. List of Maps
372	371. List of Tables
373	372. List of Figures
374	373. List of Abbreviations
375	374. List of Symbols
376	375. List of Units
377	376. List of Equations
378	377. List of Diagrams
379	378. List of Photographs
380	379. List of Maps
381	380. List of Tables
382	381. List of Figures
383	382. List of Abbreviations
384	383. List of Symbols
385	384. List of Units
386	385. List of Equations
387	386. List of Diagrams
388	387. List of Photographs
389	388. List of Maps
390	389. List of Tables
391	390. List of Figures
392	391. List of Abbreviations
393	392. List of Symbols
394	393. List of Units
395	394. List of Equations
396	395. List of Diagrams
397	396. List of Photographs
398	397. List of Maps
399	398. List of Tables
400	399. List of Figures
401	400. List of Abbreviations
402	401. List of Symbols
403	402. List of Units
404	403. List of Equations
405	404. List of Diagrams
406	405. List of Photographs
407	406. List of Maps
408	407. List of Tables
409	408. List of Figures
410	409. List of Abbreviations
411	410. List of Symbols
412	411. List of Units
413	412. List of Equations
414	413. List of Diagrams
415	414. List of Photographs
416	415. List of Maps
417	416. List of Tables
418	417. List of Figures
419	418. List of Abbreviations
420	419. List of Symbols
421	420. List of Units
422	42

**CITY OF YORBA LINDA
HOUSING ELEMENT
TABLE OF CONTENTS
(Continued)**

LIST OF FIGURES

Figure		Page
1	City of Yorba Linda (map)	1-2
2	Population Growth	2-2
3	Age Distribution	2-4
4	Race and Ethnicity	2-5
5	Household Composition	2-7
6	Median Household Incomes	2-9
7	Household Composition by Income Groups	2-10
8	Overpaying Households by Income Ranges	2-11
9	Housing Growth	2-19
10	Age Distribution of the Housing Stock	2-21
11	Median Home Values and Median Sales Prices	2-22
12	Town Center Area (map)	6-15
13	Affordable and Senior Housing Locations (map)	6-17

1. INTRODUCTION

A. COMMUNITY CONTEXT

The City of Yorba Linda is well-known as a high quality, family-oriented suburban community. Located in northeast Orange County, the City has an area of 18 square miles, plus a Sphere of Influence of 4.8 square miles (refer to Figure 1). Since its incorporation in 1967, Yorba Linda has undergone a great deal of change. In particular, the 1980s was a period of tremendous growth for the City. Between 1980 and 1990, the population and housing stock each increased by approximately 90 percent, a level of growth unmatched by the other north County cities.

The 1990s have been a period of much more moderate growth for Yorba Linda. Since 1990 both the City's population and housing stock have increased by 12 percent. This slowing in growth can be attributed both to the economic recession of the early to mid 1990s and a reduction in land available for residential development in the City. As of 2000, Yorba Linda had a population of nearly 59,000 and housing stock of 19,500 units.

The ethnic composition of Yorba Linda's population has changed over the years. While Caucasians continue to be the predominant race/ethnic group, the City's population has become more diversified in the past fifteen to twenty years. Specifically, the Asian share of the population more than doubled between 1980 and 1990, and continued to grow to about 11 percent of the population by 2000.

Because of its attractiveness as a residential community and relatively limited land remaining for housing development, housing costs are high in Yorba Linda. The City's median home price is the highest among cities in north Orange County, while rents are also high due to the limited number of apartments and other rental units. For the most part, Yorba Linda is a community of owner-occupied single-family homes: 84 percent of the occupied housing units are owner-occupied, while single-family homes make up nearly 90 percent of the housing stock. The high costs of housing and relative scarcity of rental units present challenges to the City's ability to provide housing affordable to low- and moderate-income households, such as seniors and first-time homebuyers.

As a predominantly residential community, Yorba Linda itself has a relatively small employment base. Future employment growth within the City is not expected to be a major stimulus to housing demand. However, an increase in economic activities and job opportunities in the north Orange County region may serve to increase the demand for housing in Yorba Linda and the nearby cities.

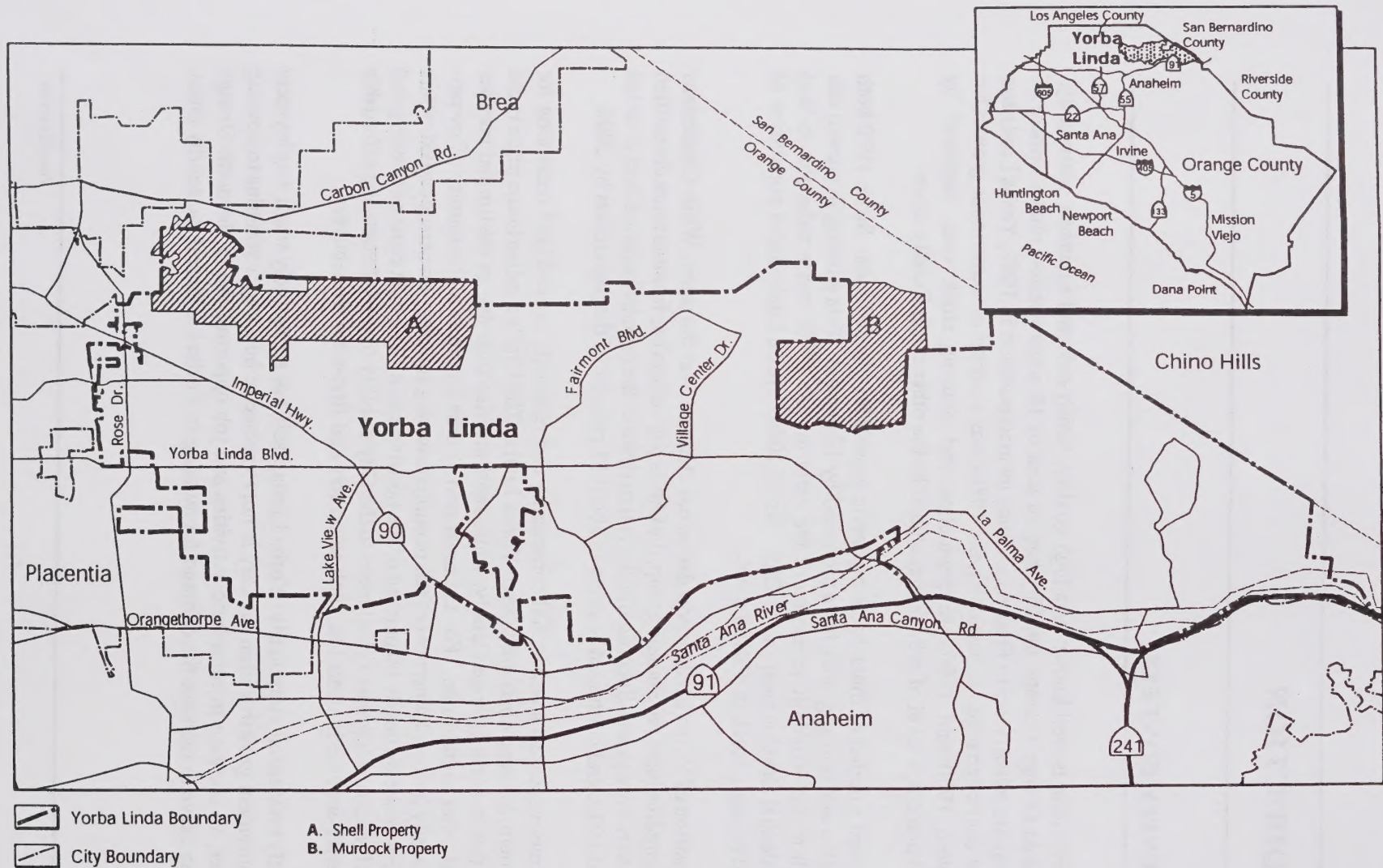


Figure 1



Given that Yorba Linda is a relatively built-up city, future housing growth will primarily be accommodated on the City's periphery and on the Shell and Murdock properties in particular. Located in the northwestern area of the City, the 879-acre Shell development will be a master planned community with a variety of housing types, including detached and attached single-family homes, and attached multi-family units (apartments and condominiums). A total of 2,100 dwelling units will be developed on the Shell property. The Murdock Property Area is currently not within Yorba Linda's city boundaries, but the City plans to annex it by 2005.

B. ROLE OF HOUSING ELEMENT

Housing is a very important concern in Yorba Linda. The high costs of housing have resulted in a relatively high level of overpayment among both owner- and renter-households as well as made it difficult for households (especially those of lower income) to move into the City. The limited supply of multi-family rental housing is another critical housing issue in Yorba Linda. This Housing Element provides policies and programs to address these issues as well as other identified needs of the City's population.

The Yorba Linda Housing Element is a five-year plan extending from 2000-2005, in contrast to other General Plan elements which typically cover a minimum ten-year planning horizon. The City's Housing Element identifies strategies and programs that focus on: 1) conserving and improving existing affordable housing; 2) providing adequate housing sites; 3) assisting in the development of affordable housing; 4) removing governmental constraints to the development of housing; and 5) promoting equal housing opportunities.

This Housing Element is comprised of the following major components:

An analysis of Yorba Linda's population, household and employment base, and the characteristics of the housing stock (Section 2).

A summary of the present and projected housing needs of the City's households (Section 3).

A review of potential market, governmental, and environmental constraints to meeting the City's identified housing needs (Section 4).

An evaluation of resources available to address the community's housing goals (Section 5).

A statement of the Housing Plan to address the City's identified housing needs, including housing goals, policies and programs (Section 6).

C. DATA SOURCES AND METHODS

In preparing the Housing Element, various sources of information are consulted. Data from the 1990 Census on population and housing is used to a large extent because detailed data from the 2000 Census is not available as of this writing. Where possible, preliminary general demographic data from Census 2000 have been incorporated in the report. Several data sources are used to update the 1990 Census and supplement the preliminary 2000 Census data including:

Population and demographic data is updated by the State Department of Finance, and 1998 school enrollment information from the State Department of Education;

Housing market information, such as home sales, rents, and vacancies, is updated by city surveys and property tax assessor's files;

Local and County public and non-profit agencies are consulted for information on special needs populations, the services available to them, and gaps in the system;

Lending patterns for home purchase and home improvement loans are provided through the Home Mortgage Disclosure Act (HMDA) database; and

Housing condition information is provided by the City.

D. PUBLIC PARTICIPATION

Opportunities for residents to recommend strategies, review, and comment on the City's Housing Element are an important component of the housing element preparation program. Under this program, the Planning Commission conducts a study session upon completion of the housing needs assessment and prior to formulation of the Element's policies and programs. After review of the draft Element by the State Department of Housing and Community Development (HCD), public hearings are held before the Planning Commission and the City Council. A display ad notification is published in the Yorba Linda Star, the local newspaper, in advance of each hearing. Flyers advertising the hearings are directly mailed to the Senior Center and publicly-assisted housing developments. In addition, public service announcements are made through the City's cable television station to promote the hearings. Copies of the draft Element are made available for public review at City Hall and public libraries. Additionally, copies of the Element are sent to the Placentia-Yorba Linda Unified School District.

E. RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS

The City of Yorba Linda General Plan consists of eight elements: 1) Land Use; 2) Circulation; 3) Recreation and Resources (combines the state-mandated Open Space and Conservation elements); 4) Historic Resources; 5) Noise; 6) Public Safety; 7) Growth Management; and 8) Housing. This Housing Element builds upon the other General Plan elements and is consistent with the policies and proposals set forth by the Plan. Examples of inter-element consistency include: residential development capacities established in the Land Use Element are incorporated within the Housing Element, and the discussion of environmental constraints in the Housing Element is based on information from the Public Safety, Recreation and Resources, and Noise elements.

DECLARATION OF INTEREST

I, the undersigned, declare that I have no financial or other interest in the outcome of the research described in this paper, and that I have no financial or other interest in the outcome of the research described in this paper, and that I have no financial or other interest in the outcome of the research described in this paper.

I, the undersigned, declare that I have no financial or other interest in the outcome of the research described in this paper, and that I have no financial or other interest in the outcome of the research described in this paper, and that I have no financial or other interest in the outcome of the research described in this paper.

I, the undersigned, declare that I have no financial or other interest in the outcome of the research described in this paper, and that I have no financial or other interest in the outcome of the research described in this paper, and that I have no financial or other interest in the outcome of the research described in this paper.

DECLARATION OF INTEREST

I, the undersigned, declare that I have no financial or other interest in the outcome of the research described in this paper, and that I have no financial or other interest in the outcome of the research described in this paper, and that I have no financial or other interest in the outcome of the research described in this paper.

2. HOUSING NEEDS ASSESSMENT

Assuring the availability of adequate housing for all social and economic sectors of the City's present and future population is an important goal for Yorba Linda. To accomplish this goal, an assessment of the housing needs of the community and region must first be conducted. The following Needs Assessment section of the Housing Element describes and analyzes the demographic, socio-economic, and housing characteristics of Yorba Linda in an effort to determine the nature and extent of the City's specific housing needs.

A. POPULATION CHARACTERISTICS

The characteristics of a city's population are important factors affecting the housing market in the community. Issues such as population growth, age, race/ethnicity, and employment all help determine the city's housing needs.

1. Population Growth Trends

The population of Yorba Linda increased dramatically in the 1980s. Between 1980 and 1990, the City's population grew by 86 percent, from 28,251 to 52,422. In contrast, the population of Orange County as a whole increased by 25 percent during the same period. As indicated in Table 1 and Figure 2, the tremendous growth experienced in Yorba Linda during the 1980s not only surpassed that of the County, but well exceeded that of the other north County cities.

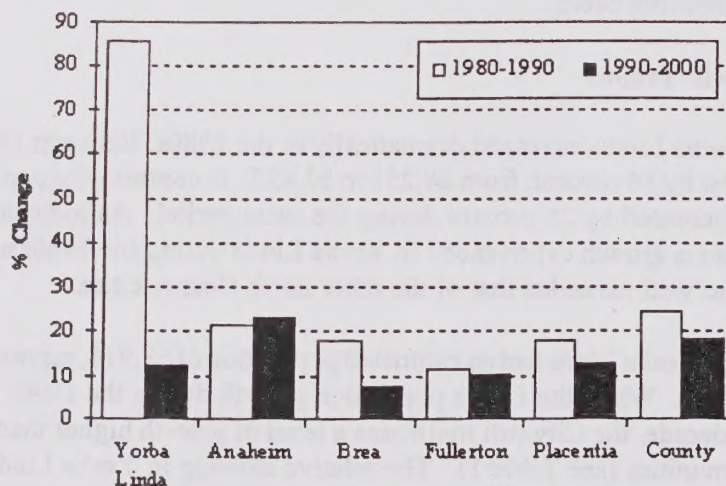
As of the 2000 Census, Yorba Linda had an estimated population of 58,918, representing an increase of 12 percent from 1990. While the City's population growth during the 1990s is more moderate than in the previous decade, the City still maintains a level of growth higher than most other north Orange County communities (see Table 1). The relative slowing in Yorba Linda's growth is due primarily to the economic recession of the early to mid 1990s, but is also reflective of a dwindling supply of residential land available for development in the City.

Table 1: Population Growth Trends - 1980s and 1990s

Jurisdiction	1980	1990	2000	1980 - 1990 % Change	1990 - 2000 % Change
Yorba Linda	28,251	52,422	58,918	85.6%	12.4%
Anaheim	219,470	266,406	328,014	21.4%	23.1%
Brea	27,910	32,873	35,410	17.8%	7.7%
Fullerton	102,235	114,144	126,003	11.6%	10.4%
Placentia	35,037	41,259	46,488	17.8%	12.7%
Orange County	1,932,708	2,410,556	2,846,289	24.7%	18.1%

Sources: 1980, 1990, 2000 Census

Figure 2: Population Growth - 1980s and 1990s



Sources: 1980, 1990, 2000 Census

2. Age Characteristics

Age is an important influence on housing demand because people of different age groups have different housing needs. Traditionally, it is assumed that the young adults (20 to 34 years old) prefer apartments, low- to moderate-cost condominiums, and smaller single-family units. Adults aged between 35 and 65 years old provide the major market for moderate- to high-end apartments,

condominiums, and single-family homes. This segment of the population is more likely to have higher incomes and larger household sizes. The senior population (65 years and older) tends to demand low- to moderate-cost apartments and condominiums, group quarters, and mobile homes. Table 2 and Figure 3 show the age distribution of Yorba Linda's population in 1990 and 2000.

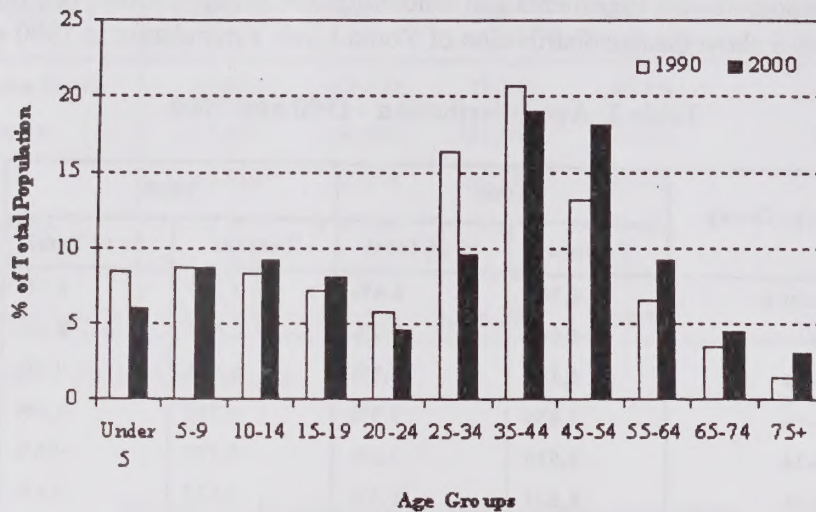
Table 2: Age Distribution - 1990 and 2000

Age Group	1990		2000	
	Persons	% of Total	Persons	% of Total
Under 5	4,385	8.4%	3,507	6.0%
5-9	4,564	8.7%	5,154	8.7%
10-14	4,325	8.3%	5,428	9.2%
15-19	3,839	7.3%	4,718	8.0%
20-24	3,036	5.8%	2,729	4.6%
25-34	8,521	16.3%	5,627	9.6%
35-44	10,826	20.7%	11,130	18.9%
45-54	6,872	13.1%	10,660	18.1%
55-64	3,451	6.6%	5,439	9.2%
65-74	1,813	3.5%	2,653	4.5%
75+	790	1.5%	1,873	3.2%
Total	52,422	100.0%	58,918	100.0%
Median Age	32.5 years		37.4 years	

Sources: 1990, 2000 Census

In 2000, the median age in Yorba Linda was 37.4 years, higher than the County median of 33.3 years and representing a noticeable increase from the City's 1990 median age of 32.5 years. Between 1990 and 2000, the City experienced a growth in its mid-adult population: the share of persons aged 35 to 54 increased from 34 to 37 percent of the total population. Given that the majority of the City's housing growth during the 1980s and 1990s consisted of upper-end single-family homes, growth in this mid-adult age group can be expected due to their relatively higher incomes. The size of Yorba Linda's senior population also grew during the 1990-2000 period. The share of the population aged 65 years and above increased from 5 to nearly 8 percent. This increase in the senior population suggests that many Yorba Linda residents have aged in place.

Figure 3: Age Distribution - 1980 and 1990



Sources: 1990 and 2000 Census

School enrollment in the Placentia-Yorba Linda Unified School District (which includes schools in both the cities of Placentia and Yorba Linda) has increased in the 1990s, according to the California State Department of Education. Between 1992 and 1997, the number of students enrolled in kindergarten to twelfth grade grew by 10.5 percent, from 22,524 to 24,888. This increase is likely the result of a rise in family formations and a growing number of families with children.

3. Race and Ethnicity

The nature and extent of a community's housing needs is, to some extent, determined by the race-ethnic composition of its population. The size and type of housing preferred, the neighborhood desired, and the ability to purchase or rent housing often vary by a person or household's racial or ethnic background. Table 3 and Figure 4 show the race-ethnic composition of Yorba Linda's population in 1990 and 2000.

Table 3: Race and Ethnicity - 1990 and 2000

Race/ Ethnicity	1990		2000	
	Persons	% of Total	Persons	% of Total
White	41,512	79.2%	44,071	74.8%
Asian*	5,200	9.9%	6,552	11.1%
Hispanic	4,948	9.4%	6,044	10.3%
Black	551	1.1%	638	1.1%
Other	211	0.4%	**1,613	2.7%
Total	52,422	100.0%	58,918	100.0%

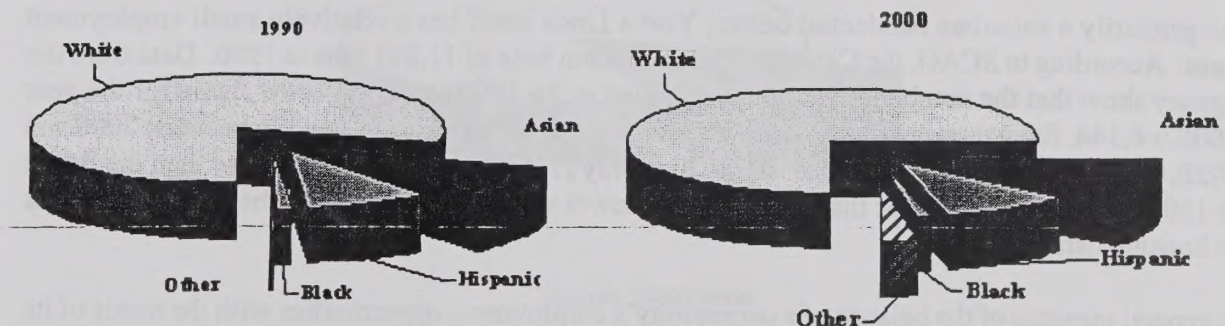
Sources: 1990, 2000 Census

* Includes Pacific Islanders

** Includes American Indians and Alaska Natives, and respondents who identified themselves as "Some other race" or "Two or more races."

Yorba Linda's population is predominantly white. Whites made up close to 80 percent of the City's population in 1990 and approximately 75 percent in 2000. Between 1980 and 1990, the Asian share of the City's population more than doubled, increasing from 3.6 to 9.9 percent. As of 2000, 11 percent of City residents are Asians. Over the past twenty years, Yorba Linda has also experienced an increase in the proportion of Hispanic residents, from 8.3 in 1980 to 9.4 percent in 1990 to 10.3 percent in 2000.

Figure 4: Race and Ethnicity - 1990 and 2000



Sources: 1990 and 2000 Census

4. Employment

According to the 1990 Census, 29,964 Yorba Linda residents were in the labor force. (The labor force includes employed and unemployed persons aged 16 years and above.) This represents a labor force participation rate of 78.1 percent. As shown in Table 4, most of the residents were employed in two occupational categories: managerial and professional specialty (41 percent) and sales, technical, and administrative support (36 percent). A total of 816 persons were unemployed and the unemployment rate was 2.7 percent. According to the State Employment Development Department, the unemployment rate for the City in 1999 was 1.5 percent, 1.1 percentage points lower than the countywide rate of 2.6 percent.

Table 4: Occupations of Residents - 1990

Job Category	Persons	% of Total
Managerial/Professional	12,023	41.3%
Sales, Technical, Administrative (Support)	10,578	36.3%
Service Occupations	2,292	7.9%
Precision Production, Craft & Repair	2,146	7.4%
Operators, Fabricators, & Laborers	1,855	6.4%
Farming, Forestry, & Fishing	210	0.7%
Total Employed Persons	29,104	100.0%

Source: 1990 Census

As primarily a suburban residential center, Yorba Linda itself has a relatively small employment base. According to SCAG, the City had an employment base of 11,891 jobs in 1990. Data from the agency show that the number of jobs has decreased in the 1990s; the projected figure for the year 2000 is 8,144. Even though the employment base is projected to increase steadily between 2000 and 2020, the estimated employment base for 2020 is only 11,426 jobs; this is 465 fewer than the figure in 1990. Given this, it is clear that employment growth within the City will not be a major stimulus to housing demand.

A general measure of the balance of a community's employment opportunities with the needs of its residents is through a "jobs-housing balance" test. A balanced community would have a match between employment and housing opportunities so that most of the residents can also work in the community. SCAG data show that there were 7,610 jobs and 17,928 occupied housing units in Yorba Linda in 1994. These figures translate to a very low jobs-housing ratio of 0.42, which is much lower than the County ratio of 1.45 and indicative of the small employment base in the City.

B. HOUSEHOLD CHARACTERISTICS

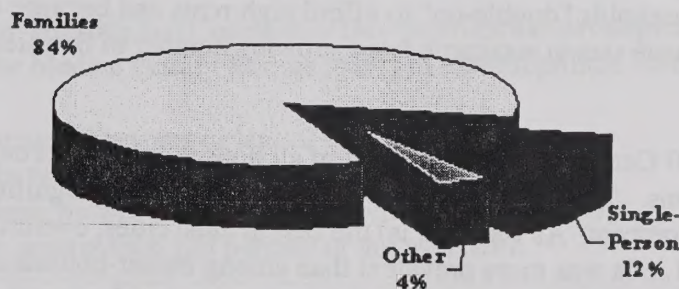
The characteristics of households provide important information about the housing needs in a community. Income and affordability are best measured and examined at the household level, as are the special needs of certain groups, such as large-family households or female-headed households.

1. Household Composition and Size

The Census defines a "household" as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood, or unrelated persons sharing living quarters. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households. Household characteristics are important indicators of the type and size of housing needed in a city.

According to the 2000 Census, approximately 84 percent of the 19,096 households in Yorba Linda were families. This proportion is significantly greater than that of Orange County as a whole, where 71 percent of all households consisted of families. Single-person households comprise about 12 percent of all households in Yorba Linda, as compared to 21 percent Countywide. Figure 5 shows the City's household composition in 2000.

Figure 5: Household Composition - 2000



Source: 2000 Census

Household size is defined as the number of persons living in a housing unit. A visible change in the average household size over time reflects a change in the household composition of a city. For example, a city's average household size will increase over time if there is a trend towards larger families. In a community with a growing number of elderly households, the average household size will usually decline.

The average household size has been gradually declining in Yorba Linda over the past twenty years. Between 1980 and 1990, the average household size in the City decreased from 3.23 to 3.12 persons per household. This decline continued in the 1990s. According to the 2000 Census, the estimated household size in 2000 is 3.05 persons. This is higher than the estimates for Orange County and the cities of Brea and Fullerton. Table 5 compares the average household sizes of Yorba Linda, its neighbors, and the County.

Table 5: Average Household Sizes - 2000

Jurisdiction	Persons Per Household
Yorba Linda	3.05
Anaheim	3.34
Brea	2.70
Fullerton	2.83
Placentia	3.07
Orange County	3.00

Source: 2000 Census

2. Overcrowding

Overcrowding is a problem of misfit between a household and the housing unit. The State Department of Housing and Community Development (HCD) defines overcrowding as more than one person per room, excluding bathrooms, kitchens, hallways, and porches. Overcrowding occurs primarily because households "double-up" to afford high rents and because of a lack of available housing units of adequate size to accommodate a growing number of families with larger numbers of children.

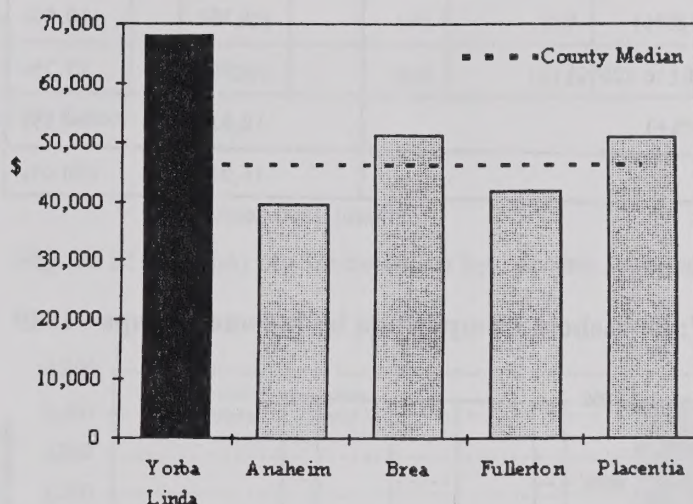
According to the 1990 Census, 506 or 3 percent of all households in Yorba Linda were living in overcrowded conditions. The City's incidence of overcrowding is significantly lower than the County figure of 11.2 percent. As was (and is) the case in most cities, overcrowding among renter-households in Yorba Linda was more prevalent than among owner-households. Only 2.3 percent of the City's owner-households were overcrowded, comparing to 6.9 percent of renter-households. Given such low percentages, it is evident that overcrowding is not a significant housing problem in the City.

3. Household Income and Income Distribution

Income is a major factor influencing the demand for housing and to a large extent, reflects the affordability of housing in a community. According to the 1990 Census, the median household income in Yorba Linda was \$67,892 in 1989, nearly 50 percent higher than the County median of \$45,922. The nearby cities of Brea and Placentia also had higher median household income than the

County, but had lower income than Yorba Linda. Figure 6 shows the median household income of Yorba Linda in comparison to the nearby cities.

Figure 6: Median Household Incomes - 1989



Source: 1990 Census

The State Department of Housing and Community Development has developed the following income categories based on the Median Family Income (MFI) of a Metropolitan Statistical Area (MSA):

- Very Low Income: 50 percent or less of the area MFI;
- Low Income: between 51 and 80 percent of the area MFI;
- Moderate Income: between 81 and 120 percent of the area MFI;
- Upper Income: greater than 120 percent of the area MFI.

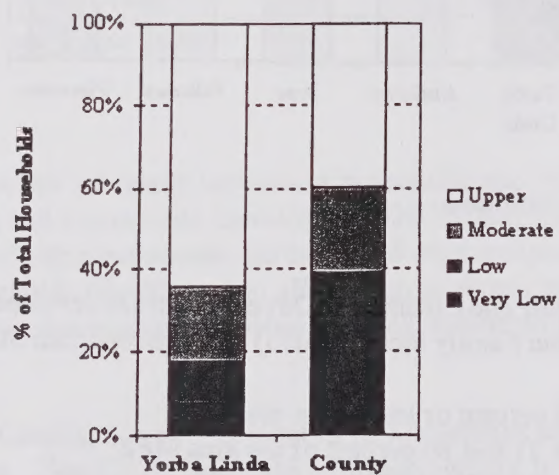
The 1989 MFI of \$46,900 for the Anaheim-Santa Ana MSA was used to interpolate the City's income distribution from the Census according to the above categories. Table 6 shows Yorba Linda's household composition by the four income groups. As illustrated in Table 6, 18.3 percent of the households in Yorba Linda belonged in the very low- or low income ranges. In contrast, nearly 40 percent of the County's households had very low or low income (See Figure 7). The City of Yorba Linda is predominantly an upper income community: nearly two-thirds of the households have incomes above 120 percent of the County median. The upper income share of Yorba Linda's households is much greater (nearly 25 percentage points) than that of the County's households. This is clearly exhibited in Figure 7 which compares Yorba Linda's household composition by income group with that of the County.

Table 6: Households by Income Groups - 1990

Income Groups (defined as % of County Median Income)	Households	% of Total
Very Low (<50%)	1,312	7.8%
Low (51 to 80%)	1,768	10.5%
Moderate (81 to 120%)	2,999	17.7%
Upper (120%+)	10,836	64.1%
Total	16,915	100.0%

Source: 1990 Census

Figure 7: Household Composition by Income Groups - 1989



Source: 1990 Census

4. Housing Affordability and Overpayment

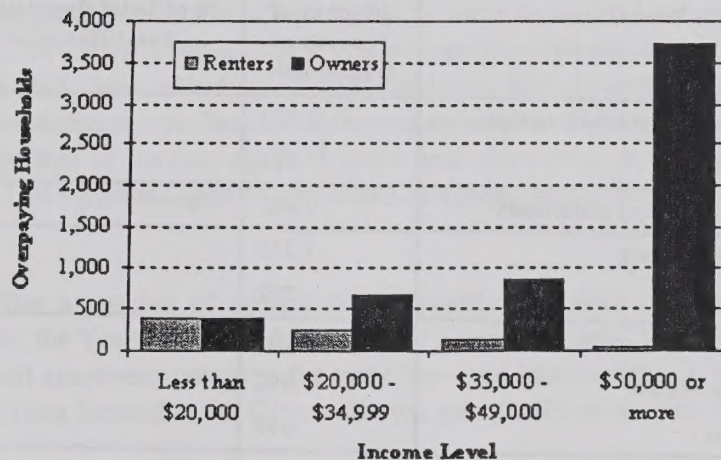
Affordability measures the burden of monthly housing expenditures in relation to the residents' incomes. State and Federal standards specify that a household overpays for its housing if it spends 30 percent or more of its gross income on housing. According to the 1990 Census, there were 16,744 households in Yorba Linda. Of these households, 14,139 (84.4 percent) were owners and 2,635 (15.6 percent) were renters. Table 7 and Figure 8 display housing overpayment statistics by tenure for the City of Yorba Linda.

Table 7: Households Overpaying for Housing

Income Households	Less than \$20,000	\$20,000 to \$34,999	\$35,000 to \$49,000	\$50,000 or more	Total
Renters	380	231	141	41	793
Owners	396	679	877	3,733	5,685
Total	776	910	1018	3,774	6,478

Source: 1990 Census

Figure 8: Overpaying Households by Income Ranges - 1990



Source: 1990 Census

According to the Census, 6,478 (or 39 percent) of the 16,744 households in Yorba Linda were spending 30 percent or more of their income on housing in 1990. Of these cost-burdened households, 793 (13 percent) were renters and 5,685 (88 percent) were owners, reflecting the predominance of owner households in the City. In terms of the relative incidence of overpayment, 40 percent of the City's owner households and 30 percent of the renter households overpaid for housing. Given the relatively high incidence of overpayment among owner households, it is apparent that many households overextended themselves financially to afford the opportunity to purchase a home in Yorba Linda.

As was and is the case in most cities, Yorba Linda renters in the lowest income category (less than \$20,000 in annual household income) had a higher incidence of overpayment than owners in the same category. Of the 423 renter households in the lowest income category, 380 or about 90 percent spent 30 percent or more of their income on housing. In contrast, of the 594 owner households, 396 or 67 percent overpaid for their housing.

5. Special Needs Groups

Certain segments of the population may have particular difficulties in finding decent, affordable housing due to their special needs and circumstances. These special needs groups, as defined by State housing element law, include the elderly, disabled persons, large households, female-headed households, farmworkers, and the homeless. Table 8 summarizes the numbers of households or persons in each of these special needs groups in the City of Yorba Linda.

Table 8: Special Needs Groups

Special Need Group	Number of Persons or Households	% of Total Population or Total Households
Elderly (65 years and older) households	1,594	9.5%
Living Alone	511	3.0%
Large (5 or more members) households	2,623	15.6%
Female-headed households	1,255	7.5%
With Children	792	4.7%
Disabled persons (16 years and over)	2,562	6.7%*
16 to 64 years old	1,892	4.9%
65 and over	670	1.8%
Farmworkers	210	0.7%**
Homeless persons	1	Less than 0.1%

Source: 1990 Census

Brea Police Department, 2000

* Percent of total persons 16 years and older

** Percent of total employed persons

Elderly Persons

Most elderly households have special needs because of their relatively low, fixed incomes, physical disabilities, and dependency needs. Specifically, people aged 65 years and older have four main concerns:

1. *Income*: People aged 65 and over are usually retired and living on a limited income.
2. *Housing*: Many seniors live alone and tend to be renters.
3. *Health care*: Seniors are more likely to be in ill-health and require hospital visits or stays.
4. *Transportation*: Many of the elderly rely on public transportation. There is, however, a significant number of seniors with disabilities who require alternative transportation (e.g. Handivan).

Many senior citizens, regardless of whether they own or rent their home, face housing-related problems. According to the *1999 Orange County Affordable Housing Strategy*, seniors make up a large proportion of the County's low-income homeowners. Specifically, over 10 percent of homeowners in north Orange County cities are seniors, presenting a possible problem of ill- or under-maintained homes as elderly persons often have physical disabilities or limitations that prevent them from maintaining their homes. The study also states that 65 percent of senior renters are cost-burdened, i.e. paying more than one-third of their income for rent. Many of these seniors are participants in the County's Section 8 certificate program.

In 1990, 9.3 percent of Yorba Linda's households were headed by elderly persons aged 65 and above. Of the 1,594 elderly households, 1,378 were owners (86 percent) and 216 were renters (14 percent). A total of 511 were elderly persons living alone. Elderly persons who live alone may have special needs for assistance with finance, home maintenance and repairs, and other routine activities. This is especially true of persons aged 75 years and older who are more likely to be the "frail elderly." Of the 2,603 persons aged 65 and above in Yorba Linda, 5 percent lived below the poverty level in 1990.

Yorba Linda offers a number of apartment complexes and assisted living facilities for senior residents. In 1996, the Yorba Linda Redevelopment Agency assisted in the development of Victoria Woods, a 125-unit apartment complex for very low- and low-income seniors. There are several assisted care facilities located in the City, with two new facilities currently under construction.

The City administers the Residential Rehabilitation Program which is designed to assist the senior and disabled populations who might be physically or financially unable to maintain their homes. The program provides funding for necessary materials and supplies for the repair and improvement of blighted conditions. The two major eligibility requirements for this program are: (1) the head of the household must be at least 55 years of age or have a physical handicap that makes him/her unable to maintain the home and (2) the household's income must be at or below 80 percent of the Orange County median income based on family size.

Yorba Linda has a Senior Center which serves as a meeting place and service center for seniors. The wide range of services offered by the City and service providers at the Center include (but are not limited to) daily lunches, interest classes, recreational activities, and bi-monthly health services (e.g. health assessment, diet and medication counseling, blood pressure and pulse measurement). A "Meals on Wheels" program is also available in Yorba Linda to provide meals to elderly persons who are unable or find it difficult to leave their homes due to physical disabilities or limitations.

Disabled Persons

Physical and mental disabilities can hinder access to traditionally designed housing units (and other facilities) as well as potentially limit the ability to earn income. As shown in Table 8, 6.7 percent of Yorba Linda's population aged 16 years and over were disabled in 1990. Disabled persons include those with (1) work disabilities, (2) mobility/self-care limitations, or (3) both work disabilities and mobility/self-care limitations. Of the 2,562 disabled persons in the City, approximately one-quarter were aged 65 years or older.

Table 9: Disability Status of Non-Institutionalized Persons

Age Groups \ Disability Status	With Work Disabilities only	With Mobility/Self-care Limitations	With both Work Disabilities and Mobility/Self-care Limitations	Total Disabled Persons
Persons 16 to 64 years old	1,064	452	376	1,892
Persons 65 years and over	352	102	216	670
Total	1,416	554	592	2,562

Source: 1990 Census

Most lower income disabled persons are likely to require housing assistance. Their housing need is further compounded by design and location requirements which can often be costly. For example, special needs of households with wheelchair-bound or semi-ambulatory individuals may require ramps, holding bars, special bathroom designs, wider doorways, lower cabinets, and other interior and exterior design features.

Housing opportunities for individuals with disabilities can be addressed through the provision of affordable, barrier-free housing. Currently, housing units that are accessible to the disabled are limited in supply. In addition to the development of new units for the disabled, rehabilitation assistance can also be provided to disabled renters and homeowners to modify existing units to improve accessibility. Accessible housing can further be provided through senior housing developments.

Large Households

Large households are defined as those with five or more members. The size of these households create special needs in that many cities lack adequately-sized, affordable housing units for larger households. Large households, consisting mostly of families with a few children, often live in overcrowded conditions because of their lower incomes and the limited supply of large, affordable units.

There were 2,623 large households in Yorba Linda in 1990. They made up approximately 16 percent of the City's households. In contrast to many communities where large households consist predominately of lower-income ethnic minorities and renters, the majority of Yorba Linda's large households are families who own their homes and have relatively high incomes. With approximately 80 percent of Yorba Linda's housing stock comprised of units with three or more bedrooms, it appears that the City has an adequate supply of housing units to accommodate large family households.

Female-headed Households

Single-parent households often require special consideration and assistance as a result of their greater need for affordable housing and accessible day care, health care, and other supportive services. Female-headed households with children, in particular, tend to have lower incomes than other types of households. Because of their relatively low income, such households often have limited housing options and restricted access to supportive services.

According to the 1990 Census, there were 1,255 female-headed households in the City, 792 (63 percent) of which had children under the age of 18. Female-headed households with children represented 4.3 percent of the City's households. Approximately 8 percent of the City's female-headed households were living below the poverty level in 1990.

Housing opportunities for lower income female-headed households with children can primarily be addressed through rental assistance, and provision of affordable rental units including Arbor Villas (see "Assisted Housing" discussion). The City's Mortgage Assistance Program (MAP) also assists female-headed households who have not owned a home within the past three years to become homeowners.

Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural labor. They have special housing needs because of their relatively low income and the unstable nature of their job (having to move throughout the season from one harvest to the next).

As shown previously in Table 9, there were approximately 210 people in Yorba Linda employed in farming, forestry, and fishing occupations in 1990. These individuals accounted for less than 1 percent of the City's employed residents. Given that there are so few persons employed in agricultural-related industries, the City can address their housing needs through its overall programs for housing affordability; there is no need to create and administer a special program targeting farmworkers.

Homeless Persons

According to the Orange County Homeless Issues Task Force, there are approximately 12,000 homeless persons in the County, comprised of 4,000 single persons and 8,000 individuals in families with children. Of the total homeless population, 33 percent are estimated to suffer from mental illness, 13 percent have HIV or AIDS, and 20 percent are victims of domestic violence.

The 1990 Census reported no homeless persons in emergency shelters or visible in street locations in Yorba Linda. Recent discussion with the Brea Police Department (BPD), which serves Yorba Linda, reveals that there is one transient/ homeless person in Featherly Regional Park, a County-owned camping facility located in the eastern portion of the City. This figure is significantly lower than the estimate of three families and ten individuals provided by BPD a decade ago, and indicates that homelessness is no longer a issue of significant concern at the park. In terms of shelters and assistance for the homeless, BPD issues vouchers, supplied by the Salvation Army, for one night's lodging at a local motel. While there are no homeless shelters in Yorba Linda itself, such facilities are present in other cities in north Orange County, as shown in Table 10.

**Table 10: Inventory of Homeless Services and Facilities -
North Orange County**

Organization	Beds and/or Services Provided
Anaheim Interfaith Shelter P.O. Box 528 Anaheim, CA 92815 (714) 774-8502	Provides 78 beds for families for up to 60 days. Supportive counseling and other services are provided.
Fullerton Interfaith Emergency Services 244 E. Valencia, Room 16 Fullerton, CA 92634 (714) 680-3691	Services include food assistance, rental assistance, utilities (when funds are available), referrals, motel vouchers, and grocery vouchers.
H.I.S. House P.O. Box 1293 Placentia, CA 92670 (714) 993-5774	Provides 29 beds for families, individuals, and couples for up to 90 days. Services include job counseling and referrals, transitional housing, financial management, counseling, and life skill classes.
Lutheran Social Services 215 N. Lemon Street Fullerton, CA (714) 738-1058	Provides clothing, limited transportation, referrals, prescriptions, utilities and rental assistance (when funds are available), counseling and English as a Second Language (ESL) classes.
New Vista Shelter (Fullerton Interfaith Emergency Services) Fullerton, CA 92634 (714) 680-3691	Provides 48 beds for families with children for up to 75 days. Services include counseling, self-help classes, shelter programs, and life skill classes.
Orange County Rescue Mission Santa Ana, CA 92702 (714) 258-4450	Provides food, clothing, hygiene items, and referrals through mobile rescue vehicle.
Salvation Army Family Services 151 Viking Avenue Brea, CA (714) 225-1000	Provides emergency food, youth and adult programs, and shelter and utility assistance (when funds are available).
Sheepfold Central area Brea, CA	Provides shelter for women and their children who are victims of domestic abuse.

Sources: Orange County Homeless Issues Task Force, June 1999
County of Orange Consolidated Plan 1995-1999, June 1995

C. HOUSING STOCK CHARACTERISTICS

A housing unit is defined as a house, apartment, or single room, occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters refer to those units in which the occupants live and eat separately from any other person in the building and which have direct access from the outside of the building or through a common hall. A community's housing stock is the compilation of all its housing units.

1. Housing Growth

Between 1980 and 1990, Yorba Linda's housing stock increased by over 90 percent, from 9,058 to 17,341 units. This dramatic increase in the housing stock is even greater than the City's population growth of nearly 86 percent during the same period. As shown in Table 11 and Figure 9, the phenomenal increase in Yorba Linda's housing stock was unmatched by other north County cities. Among the five cities, only Yorba Linda had a higher percentage growth than the County in the 1980s.

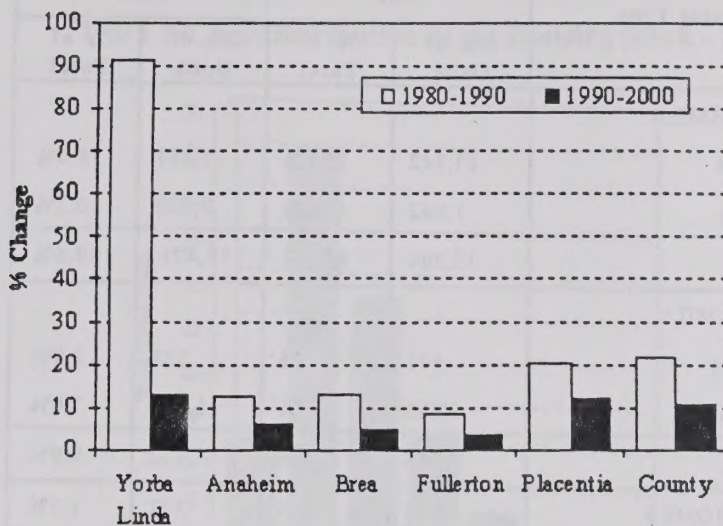
Table 11: Housing Growth Trends - 1980s and 1990s

Jurisdiction	1980	1990	2000	1980 - 1990 % Change	1990 - 2000 % Change
Yorba Linda	9,058	17,341	19,567	91.4%	12.8%
Anaheim	82,725	93,177	99,719	12.6%	7.0%
Brea	11,203	12,648	13,327	12.9%	5.4%
Fullerton	39,506	42,956	44,771	8.7%	4.2%
Placentia	11,379	13,733	15,356	20.7%	11.8%
Orange County	721,514	875,072	969,484	21.3%	10.8%

Sources: 1980, 1990, 2000 Census

As of the 2000 Census, there are a total of 19,567 dwelling units in the City, reflecting a dramatic slowdown in the growth levels of the 1980s. This slowing in growth can be attributed both to the economic recession of the early to mid 1990s and a reduction in land available for residential development in the City. Nonetheless, housing growth in Yorba Linda during the 1990s still outpaces that of the County and nearby cities in northeastern Orange County (as shown in Figure 9).

Figure 9: Housing Growth - 1980s and 1990s



Sources: 1980, 1990, 2000 Census

2. Housing Type and Tenure

Table 12 provides the breakdown of Yorba Linda's housing stock in 1990 and 2000 by unit type. Single-family detached homes were the predominant housing type in 1990 and remain so in 2000. Nearly 90 percent of all housing units in the City are single-family homes in 2000. It is thus not surprising that Yorba Linda is well-known as a community of single-family homes on large lots. The composition of the City's housing stock essentially has not changed since 1990, with nearly 89 percent of the units being single-family homes, 10 percent as multi-family dwellings, and about 2 percent as mobile homes in both 1990 and 2000. In terms of tenure, the vast majority (85 percent) of the units were owner-occupied in 2000; only about 15 percent were renter-occupied.

Table 12: Comparative Housing Unit Mix - 1990 and 2000

Housing Type	1990		2000	
	No. of Units	% of Total	No. of Units	% of Total
SINGLE-FAMILY				
Detached	13,342	76.9%	15,391	78.0%
Attached	1,962	11.3%	2,080	10.5%
<i>Total</i>	15,304	88.3%	17,471	88.6%
MULTI-FAMILY				
2-4 Units	571	3.3%	573	2.9%
5+ Units	1,165	6.7%	1,379	7.0%
<i>Total</i>	1,736	10.0%	1,952	9.9%
MOBILE HOMES	302	1.7%	302	1.5%
TOTAL HOUSING UNITS	17,341	100.0%	19,725	100.0%
TOTAL OCCUPIED	16,744	100.0%	*19,252	100.0%
Owner-occupied	14,139	84.4%	16,314	84.7%
Renter-occupied	2,635	15.6%	2,938	15.3%
VACANCY RATE (%)	3.44%		1.60%	

Sources: 1990 Census

State Department of Finance, January 2000 *2000 Census

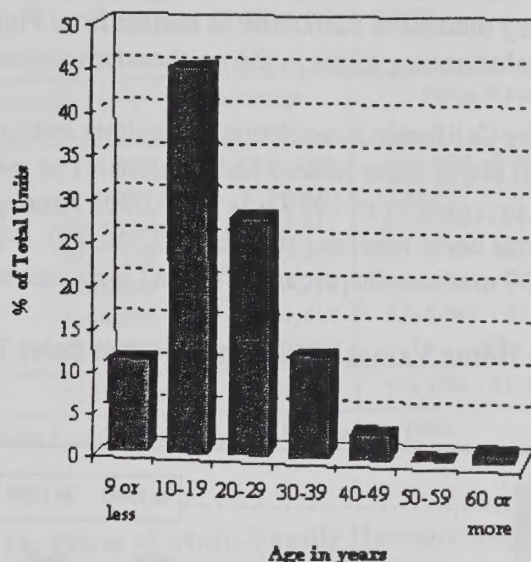
The overall vacancy rate in the City was 1.6 percent in 2000, indicating that only a very small proportion of the housing stock was unoccupied. Specifically, the vacancy rate for owner-occupied units was very low (0.6 percent), while the rate for renter-occupied units was slightly higher at 1.9 percent.

3. Age and Condition of Housing Stock

The age of housing is commonly used as a measure of housing quality. Figure 10 shows the age distribution of the housing stock in Yorba Linda. In general, housing units over 30 years old are likely to have rehabilitation needs, including new roofing, foundation work, new plumbing, and so on. The housing stock in Yorba Linda is relatively young. Only 16 percent of the City's housing stock is 30 years old or older (built prior to 1970), translating into 3,159 units which may be in need of repairs based on age alone. However, this represents a maximum number of units potentially in need of rehabilitation. As the City's housing stock is generally well-maintained and in good condition, only a small portion of these units are likely to have rehabilitation or major repair needs. Figure 10 provides the age distribution of the housing stock in Yorba Linda, and reflects the

tremendous increase in residential construction activities in the City between 1940 and 1990 as well as the dramatic slowdown in housing production since 1990.

Figure 10: Age Distribution of the Housing Stock - 2000



Sources: 1990, 2000 Census

One of the isolated residential properties with signs of deterioration and deferred maintenance was Yorba Posada (now Arbor Villas), a 70-unit apartment complex constructed in 1969. The project was a major problem property prior to its rehabilitation and exhibited characteristics of blight, including: three units “red tagged” as unsafe for occupancy by the Building Official, deteriorated roofs, substandard plumbing, fully dilapidated apartments, ill-maintained grounds, carports with adverse structural conditions, cracked pavement, and a record of police calls for service and code enforcement actions unmatched by any other location in Yorba Linda. Acquired by the City’s Redevelopment Agency in 1997, Arbor Villas has since been rehabilitated by a non-profit housing organization and its units have been provided to lower income households at affordable rents.

Recognizing the need for rehabilitation assistance in the City, the Code Enforcement office currently administers two grant programs: the Residential Rehabilitation Program for seniors and the disabled, and the Neighborhood Clean-up Program for lower income households. On behalf of the City, the County also provides residential rehabilitation loans to low- and moderate-income homeowners in need of assistance to rehabilitate or repair their homes. Through these three home improvement programs, the City aims to assist a total of 80 households during the 2000-2005 period.

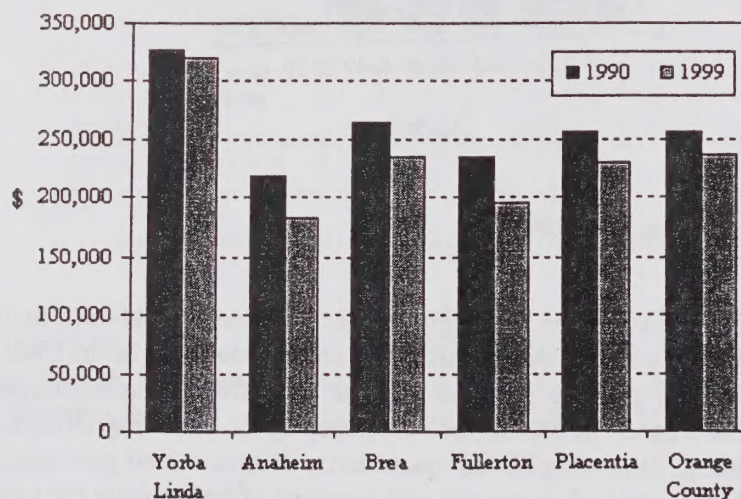
4. Housing Costs

For-Sale Housing Prices

According to the 1990 Census, the median value of a housing unit in Yorba Linda was \$326,200, 29 percent higher than the County median of \$252,700. It is clear from Figure 10 that Yorba Linda had the highest median home value among cities in the northeastern region of Orange County.

Recent (1999) sales data from the California Association of Realtors indicate that housing prices in Yorba Linda continue to be well above other nearby jurisdictions. The median price of all homes sold in Yorba Linda during the first quarter of 1999 was \$320,000. Among selected cities in north Orange County, only Yorba Linda had a median price above \$300,000. Figure 11 shows the 1990 median home values and the 1999 median sale prices for Yorba Linda, nearby cities, and the County.

Figure 11: Median Home Values - 1990 and Median Sales Prices - 1999



Sources: 1990 Census
California Association of Realtors, 1st Quarter 1999

Detailed information on housing sales in Yorba Linda over the 1998 to 1999 period are provided in Tables 13 and 14. The median sales prices of single-family homes and multi-family condominium units are \$305,000 and \$133,500, respectively. The high volume of sales recorded (over 1,000 in single-family homes and 168 in multi-family units) between June 1998 and May 1999 indicate that there is high demand for ownership housing in the City. Specifically, single-family homes with three to four bedrooms and multi-family dwellings with two to three bedrooms have been most popular with home buyers. Many of these home buyers are likely to be families with children. According to a Yorba Linda real estate market expert and member of the local Board of Realtors, the demand

for single-family homes costing under \$400,000 and condominiums below \$200,000 are especially high. She stated that the demand for more moderately priced for-sale homes far exceeds the supply. Most of the units built recently have been single-family homes targeting those with high incomes.

**Table 13: Prices of Single-Family Homes -
June 1998 to May 1999**

Number of Bedrooms	Median Price	Average Price	Price Range	Number of Units Sold
1	\$90,000	\$191,000	\$84,000 - \$500,000	4
2	\$169,000	\$194,920	\$94,000 - \$920,000	50
3	\$252,000	\$272,931	\$101,000 - \$900,000	429
4	\$355,500	\$358,759	\$127,000 - \$1,190,000	498
5	\$400,000	\$417,215	\$186,500 - \$770,000	87
6	\$294,000	\$300,417	\$265,000 - \$345,000	6
7	\$440,000	\$440,000	n/a	1
Totals	\$305,000	\$320,744	\$84,000 - \$1,190,000	1,075

Source: California Market Data Cooperatives, June 1998 to May 1999

**Table 14: Prices of Multi-Family Homes/Condominiums -
June 1998 to May 1999**

Number of Bedrooms	Median Price	Average Price	Price Range	Number of Units Sold
1	\$75,000	\$76,333	\$55,000 - \$98,000	6
2	\$126,750	\$126,244	\$91,000 - \$162,000	70
3	\$141,500	\$144,824	\$114,000 - \$285,000	88
4	\$175,000	\$188,375	\$158,500 - \$245,000	4
Totals	\$133,500	\$135,673	\$55,000 - \$285,000	168

Source: California Market Data Cooperatives, June 1998 to May 1999

Housing Rental Rates

The 1990 median contract rent for a housing unit in Yorba Linda was \$893, almost 23 percent higher than the County median of \$728. The nearby cities of Anaheim, Brea, Fullerton, and Placentia all had lower median rents than Yorba Linda. Table 15 is a comparison of current (1999) asking rents in Yorba Linda, Brea, and Placentia, while Table 16 provides information about the major apartment complexes in the City.

Discussions with realtors and telephone surveys of the City's major apartment complexes indicate that the demand for rental units is very high. The apartments surveyed did not have any vacant units

immediately available. Rents in Yorba Linda appear similar to those in Brea and Placentia. It should be noted, however, that rents in Yorba Linda are likely to be higher than the asking rents shown in Tables 15 and 16.

Table 15: Rental Rates - June 1999

Housing Type and Number of Bedrooms	Range of Rental Costs		
	Yorba Linda	Brea	Placentia
Apartments*			
1 Bedroom	\$713 - \$965	\$625 - \$875	\$575 - \$870
2 Bedrooms	\$750 - \$1,199	\$725 - \$1,250	\$645 - \$1,200
3 Bedrooms	\$900 - \$1,585	n/a	\$895 - \$1,400
Condominiums & Townhouses			
2 Bedrooms	\$925 - \$1,125	\$875 - \$1,200	\$1,100
3 Bedrooms	\$1,300	\$1,695	\$1,400 - \$1,550

Sources: Telephone survey of major apartment complexes in Yorba Linda, June 1999
SpringStreet.com, June 1999
Los Angeles Times, June 1999

* Excludes Arbor Villas and Victoria Woods which are government-assisted projects with rent restrictions.

Table 16: Rental Rates at Major Apartments - June 1999

Apartment Name and Address	Year Built	Number of Units	Unit Types (Br = bedroom, Ba = bathroom)	Square Feet	Rent (per month)
Arbor Villas 4664 Plumosa Drive	1969	67	2 Br 2 Ba	1,140	\$620-850
Canyon Apartments 5150 Twilight Canyon Road	1989	296	2 Br 2 Ba 3 Br 2 Ba	1,182 1,380	\$1,199 \$1,585
Linda Gardens 4672 Plumosa Drive	n/a	76	2 Br 1 Ba 3 Br 2 Ba	950 1,160	\$750 \$900
Riverbend Apartments 25550 River Bend Drive	1986	400	1 Br 1 Ba 2 Br 2 Ba	800 1,100	\$950-965 \$1,130-1,145
Victoria Woods Senior Apartments 5303 Stonehaven Drive	1997	125	1 Br 2 Br	600 800	\$485-741 \$577-884
Yorba Linda Pines Townhomes 18700 Yorba Linda Boulevard	1970	120	2 Br 1.5 Ba 3 Br 2 Ba	1,147 1,450	\$925-1,050 \$1,100-1,300

Sources: Telephone survey of major apartment complexes in Yorba Linda, June 1999
SpringStreet.com, June 1999

Housing Costs and Affordability

The costs of homeownership and rent can be compared to a household's ability to pay for housing, using the 1999 HUD-established Area Median Family Income (MFI) limits for Orange County of \$68,300. Tables 17 and 18 show the maximum affordable home prices and maximum affordable monthly rents for a four-person household in Orange County, respectively. Affordable housing cost is defined as not spending over 30 percent of gross household income on mortgage payments or rental costs. The maximum affordable costs are adjusted downward for smaller households.

A comparison between the maximum affordable home prices (Table 17) and the sales price data presented in Tables 13 and 14 reveals that **very low-income** (0 to 50 percent of MFI) four-person households simply cannot afford to purchase a home in Yorba Linda. While there are a few one-bedroom condominiums that sold over the past year at a price range affordable to very low-income households, four-person households require units with at least two bedrooms. In terms of the rental market, very low-income households have very limited options in Yorba Linda. As shown in Table 16, only two of the major apartment complexes (Linda Gardens and Arbor Villas) have rents affordable to those of very low-income and these developments usually have very few to no vacancies. Victoria Woods also has apartments affordable to very low-income households, but these units are limited to senior citizens.

Housing opportunities for **low-income** (51 to 80 percent of MFI) households are slightly broader. A low-income household may be able to acquire a two-bedroom single-family home in Yorba Linda. However, the best option and more realistic homeownership choice for a low-income household in the City is a two-bedroom condominium. As for rental housing options, low-income households can afford two-bedroom apartments and two-bedroom condominiums in the City. However, because the supply of apartments is limited and the demand for rental units is very high, there are very likely to be multiple offers to a single apartment.

For **moderate-income** (81 to 120 percent of MFI) households, approximately half of the over 400 three-bedroom homes sold over the past year are within their range of affordability. In addition, virtually all condominiums in Yorba Linda are affordable to moderate-income households. The bigger obstacle for many moderate-income households will be the required downpayment on a \$250,000-home. With an affordable monthly payment of about \$2,000 a month, a moderate-income household can afford to rent an unit in any of the apartment complexes listed in Table 16.

**Table 17: Affordable Homeownership Costs by Income Category
Orange County - 1999**

Income Group (defined as % of Area MFI)	Median Income	Monthly Affordable Housing Cost	Property Taxes, Utilities, Home- owner Insurance	Affordable Mortgage Payment	Supportable 30-Year Mortgage	Maximum Affordable Home Price
Very Low (0-50% MFI)	\$34,150	\$854	\$350	\$504	\$72,047	\$79,251
Low (51-80% MFI)	\$47,800	\$1,195	\$400	\$795	\$113,701	\$125,072
Moderate (81-120% MFI)	\$81,950	\$2,049	\$400	\$1,649	\$235,805	\$259,386

Note: Calculation of affordable home sales price based on downpayment of 10 percent, annual interest of 7.5 percent, 30-year mortgage, and monthly payment of 30 percent of gross household income. Median Family Income (MFI) limits for lower and moderate income households in Orange County are capped at the National Median family Income.

**Table 18: Affordable Rents by Income Category
Orange County - 1999**

Income Group (defined as % of Area MFI)	Median Income	Monthly Affordable Rent	Utility Allowance	Affordable Monthly Payment
Very Low (0-50% MFI)	\$34,150	\$854	\$50	\$804
Low (51-80% MFI)	\$47,800	\$1,195	\$50	\$1,145
Moderate (81-120% MFI)	\$81,950	\$2,049	\$50	\$1,999

Note: Calculation of affordable rent is based on a monthly payment of 30 percent of gross household income. Median Family Income (MFI) limits for lower and moderate income households in Orange County are capped at the National Median Family Income.

5. Assisted Housing At Risk of Conversion

State law requires the Housing Element to identify, analyze and propose programs to preserve housing units that are currently restricted to low-income housing use and will become unrestricted and possibly lost as low-income housing. Based on a review of federal and State subsidized housing inventories, there are currently no "Assisted Housing Projects" in Yorba Linda, as defined by State Government Code Section 65583 (a) (8). There are, however, two City-assisted multi-family rental housing projects in Yorba Linda with long term affordability covenants: Arbor Villas and Victoria Woods Senior Apartments. Through agreements with the Redevelopment Agency, their rental rates

are restricted for 55 years to levels affordable to lower income households. Table 20 provides information about the two projects.

Constructed in 1969 and recently rehabilitated with Agency assistance, Arbor Villas is a 67-unit apartment complex for very low- and low-income families. All units have an area of 1,140 square feet. The rental rates vary according to a household's income, and are based on a maximum of 30 percent of income going towards rent. For example, a household with 40 percent of the County median family income pays \$620 in rent, while one with 60 percent pays \$850.

Victoria Woods provides 125 affordable apartments for very low- and low-income senior citizens. Assisted by the City's Redevelopment Agency and opened in 1997, this project is located in a Senior Citizen (SC) Zone (See Housing Constraints section). The rental rates vary according to a household's income. The rates range from \$485 to \$741 for a one-bedroom unit and from \$577 to \$884 for a two-bedroom unit.

Table 19: City-Assisted Multi-family Rental Housing Projects

Project Name and Address	Number of Affordable Units (by % of County MFI)	Rental Rates (by % of County MFI)	Year Affordability Period Ends	Type(s) of Government Assistance	Tenant Type
Arbor Villas 4664 Plumosa Drive	7 - 40% 26 - 50% 34 - 60% 67 - Total	\$620 - 40% \$785 - 50% \$850 - 60%	2052	Redevelopment Agency	Families
Victoria Woods 5303 Stonehaven Drive	13 - 40% 20 - 50% 92 - 60% 125 - Total	<i>1-Bedroom</i> \$485 - 40% \$613 - 50% \$741 - 60% <i>2-Bedroom</i> \$577 - 40% \$730 - 50% \$884 - 60%	2051	Redevelopment Agency	Seniors

Source: Community Development Department, City of Yorba Linda, June 1999

As mentioned previously, the City is currently in the process of evaluating the extent of rehabilitation needed at Linda Gardens, an older 76-unit apartment complex, to assess the project's eligibility for redevelopment agency assistance. If successful, the City will enter into an agreement with a developer or non-profit organization for the rehabilitation of the dwelling units. The units will then be made available to very low- and low-income households.

The following table shows the results of the analysis of variance for the different groups of subjects. The results are presented in the form of a table with the following columns: Group, F, and p-value.

The results of the analysis of variance for the different groups of subjects are presented in the following table. The results are presented in the form of a table with the following columns: Group, F, and p-value.

The results of the analysis of variance for the different groups of subjects are presented in the following table. The results are presented in the form of a table with the following columns: Group, F, and p-value.

Table 1. Results of the analysis of variance for the different groups of subjects.

Group	F	p-value
Group 1	1.23	0.28
Group 2	2.45	0.12
Group 3	3.67	0.06
Group 4	4.89	0.03
Group 5	6.12	0.01
Group 6	7.34	0.005
Group 7	8.56	0.002
Group 8	9.78	0.001
Group 9	11.00	0.0005
Group 10	12.22	0.0002
Group 11	13.44	0.0001
Group 12	14.66	0.00005
Group 13	15.88	0.00002
Group 14	17.10	0.00001
Group 15	18.32	0.000005
Group 16	19.54	0.000002
Group 17	20.76	0.000001
Group 18	21.98	0.0000005
Group 19	23.20	0.0000002
Group 20	24.42	0.0000001

The results of the analysis of variance for the different groups of subjects are presented in the following table. The results are presented in the form of a table with the following columns: Group, F, and p-value.

The results of the analysis of variance for the different groups of subjects are presented in the following table. The results are presented in the form of a table with the following columns: Group, F, and p-value.

3. SUMMARY OF HOUSING NEEDS

Assuring the availability of adequate housing for all social and economic segments of Yorba Linda's present and future population is an important goal for the City. To implement this goal, the City must target its programs and monetary assistance toward those households with the greatest need. This section of the Housing Element is a summary of the major housing need categories by income groups as defined by Federal and State law. It includes the City's share of regional housing need as defined by the Southern California Association of Governments' (SCAG) Regional Housing Needs Assessment (RHNA). The City recognizes the special status of lower income households, which in many cases are comprised of elderly or disabled persons, single-parent households, or large households. As summarized in Table 21, the areas of greatest housing assistance need include the following:

1. ***Households Overpaying for Housing*** - About 39 percent of all households in Yorba Linda spent 30 percent or more of their income on housing. Of these overpaying households, 88 percent were owners. Very low-income renter-households have the highest incidence of overpayment, with 90 percent of them spending more than 30 percent on housing costs.
2. ***Special Needs Households*** - Certain segments of the population may have a more difficult time finding decent, affordable housing due to their special needs or circumstances. In Yorba Linda, the Needs Assessment documents the following groups with special housing needs:
 - 1,594 households headed by elderly persons, 32 percent of which were elderly persons living alone;
 - 2,562 persons aged 16 and over with physical disabilities;
 - 1,255 female-headed households, over half of which (792 households) included minor children. Approximately 8 percent of the female-headed households were living in poverty;
 - 2,623 large (5 or more members) households, constituting nearly 16 percent of the City's households
 - 1 homeless person or transient in Featherly Regional Park.
3. ***Age and Condition of Housing Stock*** - Only 16 percent of the housing units in Yorba Linda are 30 years of age or older, when most housing units typically begin to require major repairs. However, isolated instances of deteriorated housing can be found in the City, including older apartment buildings and single-family homes where owners are financially unable to keep up with repairs.
4. ***Housing Costs and Affordability*** - Recent sales data indicate that the median sales prices of single-family homes and condominiums are \$305,000 and \$133,500, respectively. There are no single-family homes affordable to very low-income households. A low-income household may be able to acquire a two-bedroom single-

family home in Yorba Linda, but the more realistic option is a two-bedroom condominium. For a moderate-income household, there are three-bedroom single-family homes it can afford. However, it is more likely to settle for a three-bedroom condominium.

Apartments constitute a relatively small proportion of the housing stock. With a limited supply of apartments and a high demand, Yorba Linda's rental market is very tight. A very low-income household has very few rental options: only two of the major apartments have rents affordable to them and these complexes usually have very few to no vacancies. A low-income household should be able to find two-bedroom apartments it can afford, but there is likely to be competition for the units given the high demand for them. Moderate-income households can afford to rent in any of the apartment complexes surveyed.

6. ***Overcrowded Households*** - Household overcrowding in Yorba Linda is relatively nominal, with only 3 percent of the City's households having greater than 1.01 persons per room. This low incidence of overcrowding reflects that the vast majority (81 percent) of the housing stock has three or more rooms and overall higher median incomes in the City.
7. ***Regional Housing Needs Assessment (RHNA)*** - Regional growth needs are defined as the number of units that would have to be added in each jurisdiction to accommodate the forecasted growth in the number of households by different income categories between January 1, 1998 and June 30, 2005, as well as the number of units that would have to be compensated for anticipated demolitions and changes to achieve an "ideal" vacancy rate. The RHNA for Yorba Linda for the period from January 1, 1998 to June 30, 2005 is 1,585 additional dwelling units. This total growth need is allocated to four income categories: very low-income, low-income, moderate-income, and upper-income. Table 20 shows the household growth divided into the various income categories. RHNA is further discussed in the "Housing Resources" section.

**Table 20: Summary of Existing and Projected
Housing Needs**

Overpaying Households		Special Needs Groups	
Total	6,478	Elderly Households	1,594
Renter	793	Elderly Living Alone	511
Owner	5,685	Disabled Persons	2,562
		Female Headed Households with Children	1,255 792
		Large Households	2,623
Overcrowded Households		Household Growth: January 1998 - June 2005	
Total	506	Total Construction Need	1,585
Renter	183	Very Low Income	248
Owner	323	Low Income	162
		Moderate Income	289
		Upper Income	887

Note: Special needs figures cannot be totaled because categories are not exclusive of one another.

Sources: 1990 Census

SCAG Regional Housing Needs Assessment, 1999

The following table shows the results of the analysis of variance for the data presented in the preceding table. The table is divided into two main sections, one for the analysis of variance for the data presented in the preceding table, and one for the analysis of variance for the data presented in the preceding table.

Analysis of Variance for the Data Presented in the Preceding Table		Analysis of Variance for the Data Presented in the Preceding Table	
Source of Variation	Sum of Squares	Source of Variation	Sum of Squares
Between Groups	1.00	Between Groups	1.00
Within Groups	1.00	Within Groups	1.00
Total	2.00	Total	2.00
Mean Square	1.00	Mean Square	1.00
F-Value	1.00	F-Value	1.00
Significance Level	0.05	Significance Level	0.05
Conclusion	Accept H ₀	Conclusion	Accept H ₀

The results of the analysis of variance for the data presented in the preceding table are shown in the table above. The table is divided into two main sections, one for the analysis of variance for the data presented in the preceding table, and one for the analysis of variance for the data presented in the preceding table. The table shows the sum of squares, mean square, F-value, and significance level for each source of variation. The conclusion is that the null hypothesis (H₀) is accepted.

4. HOUSING CONSTRAINTS

The provision of adequate and affordable housing is affected by both market conditions and governmental programs and regulations. Housing Element law requires a city to examine potential and actual governmental and non-governmental constraints to the development of new housing and the maintenance of existing units for all income levels. Potential market, governmental, and environmental constraints that contribute to housing development costs in Yorba Linda are addressed below.

A. MARKET CONSTRAINTS

1. Construction Costs

A major cost associated with constructing a new housing unit is the cost of building materials, which account for an estimated 40 to 50 percent of the sales price of a new home. Typical residential construction costs for a single-family home range from approximately \$60 to \$70 per square foot. According to the *1999 Orange County Affordable Housing Strategy*, residential construction costs have increased dramatically over the last decade, "to the point where a typical new two-bedroom apartment costs around \$150,000 to develop" (p. 58).

A reduction in amenities and the quality of building materials (above a minimum acceptability for health, safety, and adequate performance) could result in lower sales prices. In addition, prefabricated factory-built housing may provide for lower priced housing by reducing construction and labor costs. Another factor related to construction costs is the number of units built at one time. As that number increases, overall costs generally decrease as builders are able to take advantage of the benefits of economies of scale. This type of cost reduction is of particular benefit when density bonuses are used for the provision of affordable housing.

2. Land Costs

The price of raw land and any necessary improvements is a key component of the total cost of housing. The diminishing supply of land available for residential construction combined with a fairly steady demand for housing development has served to keep the cost of land relatively high, particularly in Orange County cities. High and rapidly increasing land costs in the County have resulted in homebuilders developing more and more expensive homes in order to preserve profits, according to the County's *Affordable Housing Strategy*. In Yorba Linda, vacant residentially zoned land is costly to develop in part because of topographical hillside constraints.

3. Availability of Mortgage and Rehabilitation Financing

Interest rates are determined by national policies and economic condition, and there is little that local governments can do to affect these rates. However, jurisdictions can offer interest rate write-downs to extend home purchasing opportunities to a broader economic segment of the population. In addition, government-insured loan programs may be available to reduce mortgage downpayment requirements.

Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications and the income, gender, and race of loan applicants. As shown in Table 21, of the 1,708 applications for conventional mortgage loans to purchase homes in Yorba Linda in 1997, about 72 percent were originated (approved by lenders and accepted by applicants). The overall denial rate was 11 percent, while 18 percent of the applications were withdrawn, closed for incompleteness, or not accepted by the applicants.

Table 21: Disposition of Conventional Loans

Applicant Income	Home Purchase Loans				Home Improvement Loans			
	Total Applications	% Originated	% Denied	% Other*	Total Applications	% Originated	% Denied	% Other*
Low-Income (< 80% MFI)	182	67.6%	16.5%	15.9%	42	26.2%	59.5%	14.3%
Moderate-Income (80-120% MFI)	380	68.2%	9.5%	22.3%	56	48.2%	33.9%	17.9%
Upper Income (> 120% MFI)	1,088	74.7%	9.8%	15.5%	183	53.0%	31.1%	15.9%
Not Available	58	50.0%	17.2%	32.8%	1	100.0%	0.0%	0.0%
Total	1,708	71.7%	10.7%	17.6%	282	48.2%	35.8%	16.0%

Source: Home Mortgage Disclosure Act (HMDA) data, 1997

* "Other" represents applications approved but not accepted, files closed for incompleteness, and applications withdrawn.

As expected, low-income applicants had the highest denial rate among the three income groups. Despite this, it should be noted that the percentage of loans originated for low-income households was actually only slightly less than that for moderate-income households and not significantly lower than that for upper income households. This indicates that low-income households do have a reasonable chance of securing a home purchase loan in Yorba Linda. In terms of the composition of applicants, 64 percent of the applications were from upper income households, reflecting both the relatively high cost of housing and the predominance of upper income residents in the City.

The City administers the Mortgage Assistance Program (MAP) to assist low- and moderate-income first time home buyers and single parents by providing "silent" second loans. Between November 1997 and December 1998, a total of 16 MAP loans were issued, with the average loan amount at \$180,000. Resident interest regarding the MAP is high, with the City receiving an average of over twenty phone inquiries per week.

As in most cities, the denial rate for home improvement loans in Yorba Linda is rather high (as shown in Table 21). The denial rate for low-income households was nearly 60 percent, while about one-third of the applications from moderate and upper income households for home improvement loans were denied. The relatively low overall percentage of loans originated (less than 50 percent) support the importance of City assistance for home improvement and rehabilitation loans.

The City currently participates in the Home Improvement Program administered by the County of Orange. The County uses CDBG funds from HUD to provide participating cities with low-interest loans to improve the housing stock for lower income households. Of the 12 to 15 loan applications received in Yorba Linda each year, only 3 (approximately) were originated by the County. The City itself administers a Neighborhood Clean-Up Program designed to assist low- and moderate-income households with the mitigation of code enforcement violations and general neighborhood clean-up projects. This program helps with activities such as trash removal, removal of inoperable vehicles, clean-up of unmaintained conditions, limited roof repair, and sewer hook-up. Yorba Linda also has a Residential Rehabilitation Program for senior citizens and the disabled. The relatively limited scope of these current programs, combined with the high denial rates for home improvement loans, supports the need for expanded home improvement and rehabilitation assistance to low- and moderate-income households.

B. GOVERNMENTAL CONSTRAINTS

Housing affordability is affected by factors in both the private and public sectors. Actions by the City can have an impact on the price and availability of housing. Land use controls, site improvement requirements, building codes, fees, and other local programs intended to improve the overall quality of housing may serve as constraints to housing development.

1. Land Use Controls

The Land Use Element of Yorba Linda's General Plan sets forth the City's policies for guiding local development. These policies, together with existing zoning regulations, establish the amount and distribution of land to be allocated for different uses within the City. Yorba Linda's General Plan provides for a range of different intensities of residential land use, which are displayed in Table 22.

Table 22: Residential Land Use Designations

Residential Land Use Designation (corresponding Zoning District)	Average Density (dwelling units per acre)	Land Use Category Description
Low Density (RA - Residential Agricultural; RLD - Residential Low-Density)	1.0	Designated for the steep terrain along the northerly and easterly boundaries of the planning area. Clustering may occur at intensities greater than 1.0 to compensate for topographical constraints.
Medium Low Density (RE - Residential Estate)	1.8	Intended for spacious single family homes. Lot sizes per acre typically range from half to one-third of an acre per dwelling unit. This category has been allocated in some cases to respond to terrain with topographical constraints.
Medium Density (RS - Residential Suburban)	3.0	Designated for single-family detached residential subdivisions, or more innovative subdivision planning allowing clustered development in conjunction with provision of recreational facilities and preservation of open spaces. This designation is prevalent in the City's central and eastern portions.
Medium High (RU - Residential Urban)	4.0	Includes many of the older portions on the west side and newer developments in the City's central and eastern portions. This category reflects conditions which include acreage of limited size for development and property with locational restrictions.
High Density (RM - Residential Multiple-Family)	4.0 to 10.0	Areas with this designation permit a variety of housing types ranging from single-family detached homes to attached products and apartments. A number of high density residential developments are located in the eastern portion of the City.

Source: Land Use Element, City of Yorba Linda General Plan, December 1993

Housing supply and cost are significantly affected by the amount of land designated for residential use and the density at which development is permitted. In Yorba Linda, about 65 percent of the acreage within the City's corporate limits are designated for residential use. Single-family neighborhoods are by far the most common residential use in Yorba Linda. Single-family homes account for nearly 90 percent of the City's housing stock, as stated in the Needs Assessment section.

The City's General Plan provides for up to 24,000 dwelling units at General Plan buildout. This represents an increase of 4,600 units above the City's existing housing stock of 19,490 units.

2. Residential Development Standards

Yorba Linda's Zoning Ordinance provides for six residential zones, summarized in Table 23. The City's residential development standards have been established to ensure the continued quality of development in the community.

Table 23: Residential Development Standards

Requirements	RA*	RLD	RE	RS	RU	RM
Density — maximum dwelling units per acre	1.0	1.0	1.8	3.0	4.0	10.0
Build site — net area (square feet)	43,560	39,000	15,000	10,000	7,500	2 acres
Lot width (feet)	130	110	100	80	75	135 corner 165 interior
Lot depth (feet)	150	170	150	100	100	135 corner 165 interior
Front yard (feet)	40	35	30	25	20	20
Side yard (feet)	10% of lot width, but not less than 10 ft. No more than 20 ft required.			10	Total of both side yards not less than 20 ft, one of which shall be not less than 10 ft.	
Side yard, street	10% of lot width, but not less than 10 ft. No more than 20 ft required.			10	10	10
Rear yard (feet)	45	40	25	25	25	20
Maximum lot coverage	35%	35%	35%	35%	40%	35%
Building and structure height	35 feet or 2 stories, whichever is less					
Minimum dwelling size (square feet)	1,500	1,500	1,500	1,500	1,300	Bachelor - 750 1 BR - 900 2 BR - 1,000 3 BR - 1,200
Parking — all within a carport/ garage per unit	2	2	2	2	2	2

Source: Zoning Ordinance, City of Yorba Linda, October 1993

* RA: Residential Agricultural

Some of the requirements shown in Table 23 may add significant additional costs to development, and serve as a constraint to the development of moderately priced units. For example, the density restrictions, minimum dwelling unit sizes, and parking standards in the RM Zone make it difficult for the development of affordable multi-family housing complexes. The City does, however, provide various incentives and regulatory concessions to facilitate the provision of affordable housing through the Affordable Housing (AH) zone and Senior Citizen (SC) zones, including reduced minimum dwelling unit sizes. The Planned Development Ordinance and Planned Community (PC) zone provide for modified development standards and clustered development as a means of directing development away from more sensitive areas.

Affordable Housing (AH) Combining Zone

Established in 1993, the AH Zone is a program designed to facilitate the provision of affordable housing to lower income households by making the development of affordable housing units economically feasible for private developers. Housing units in an AH zone are subjected to less restrictive development standards. For example, the minimum dwelling sizes in AH zone units are smaller than the sizes normally required; this allows developers to provide more units and develop them more cheaply. To qualify for the relaxed standards, a housing project must contain at least: (1) 20 percent of the units for lower income households, (2) 10 percent of the units for very low-income households, or (3) 50 percent of the units for senior citizens. Table 24 presents the development standards applied to housing projects in the AH zone.

Table 24: Development Standards - Affordable Housing Zone

Requirement	Standard			
Density	Overall densities of development not to exceed those designated on the General Plan, except as provided through the granting of incentives.			
Dwelling unit size (minimum)	Studio - 550 sq.ft. One Bedroom - 675 sq.ft. Two Bedrooms - 750 sq.ft. Three Bedrooms - 900 sq.ft. Detached units, regardless of the number of bedrooms, shall have a minimum of 1,000 sq.ft.			
Building height	Maximum of 2 stories and a total height not to exceed 35 ft. An extra one-half story is permitted for parking which is partially constructed underground and has walls that do not exceed 6 ft. above ground.			
Setbacks	Single-family		Multiple-family	
	Front yard	20 ft.		20 ft.
	Side yard	10 ft.		10 ft.
	for both side yards combined			
	Rear yard	20 ft.		20 ft.
Lot coverage (maximum)	Single-family - 55 percent; Multiple family - 60 percent			
Distance between buildings (minimum)	10 ft.			
Parking	Attached Dwellings			
	Number of Bedrooms	Number of Covered Spaces	Number of Uncovered Spaces	Number of Guest Spaces
	Studio	1.0	--	0.25
	1	1.0	0.6	0.25
	2	1.0	0.8	0.25
	3	1.0	1.0	0.25
	* Plus an additional 0.5 uncovered space for each bedroom in excess of 3. Detached units, regardless of the number of bedrooms, shall provide 2.0 covered spaces plus 1.0 guest space. Guest space requirements can be met with on-street parking.			

Source: Zoning Ordinance, City of Yorba Linda, October 1993

In addition to the less restrictive development standards, the City also offers other development incentives, which include the following:

- Density bonus increase of at least 25 percent to the project site's existing maximum permissible density;
- Fast track processing of development plans;
- Waiver of City fees, including but not limited to City-imposed development submittal and processing fees; and
- Approval of mixed use zoning, if commercial, office, industrial, or other land uses will reduce the cost of housing development and if such land uses are compatible with the housing project and existing or planned development in the area.

The AH Zone is an overlay which may be applied to any underlying residential or commercial zone where an affordable housing project is determined to be feasible and is consistent with the City's General Plan. Pursuant to State law (Section 65589.5(d)(6)), the City will not impose conditions to a proposed affordable housing project which complies with the General Plan and zoning that render the project infeasible.

Senior Citizen (SC) Combining Zone

The City adopted the SC Zone in the early 1970s as a tool to facilitate the development of affordable housing specifically for senior citizens. Like the AH Zone, the SC Zone is an overlay that can be applied to any underlying residential or commercial zones provided that both uses are compatible. Developments in the SC Zone are subjected to more relaxed development standards. In particular, the SC Zone provides for greater density (25 units per acre), higher maximum lot coverage (60 percent), and lower parking requirements (1 space per unit or as required by use permit determined by parking study) when compared to the base zoning standards presented in Table 23. The maximum number of units allowed within a given residential development in the SC Zone is 125 units.

Since adoption of the SC Zone nearly 30 years ago, the State has found the limitation of any zone district to senior citizens a form of discrimination against non-senior households, and prohibits jurisdictions from adopting such zoning (Gov'n Code Section 65008). While these anti-discrimination provisions have been part of the California Government Code for several years, the issue was only recently brought to the attention of Yorba Linda (December 2001) as part of the State Department of Housing and Community Development (HCD) review of the City's Housing Element. In order to remedy this apparent inconsistency in the City's SC Zone and the State statutes, the Housing Element establishes a program for the City to eliminate the SC Overlay Zone, and integrate special provisions for senior housing within the AH Combining Zone. In this manner, properties designated with an AH Overlay will be permitted to be developed with either senior or family housing.

Planned Unit Development

The City's Planned Unit Development Ordinance provides for clustered, higher density developments above the density ceilings on portions of property, provided that the overall average density is within the maximum established through General Plan and zoning. The Ordinance allows for housing to be clustered in the most developable portions of a site, while maintaining other less suitable areas due to hillside or other constraints as very low-density or open space uses.

Planned Community (PC) Zone

The PC Zone is established to provide for the classification and development of parcels of land as coordinated, comprehensive projects. This designation provides for a zone encompassing various land use types, such as single-family residential developments, multi-family housing developments, professional and administrative office areas, commercial centers, industrial parks, or semipublic use through the adoption of a development plan. The PC zoning designation replaces the underlying zoning, and provides flexibility in development standards including no explicit density ceiling. The Shell Master Planned Community is designated with the PC zoning classification. This project will have a combination of single-family detached, single-family attached, and attached multi-family residential uses.

3. Provisions for a Variety of Housing Types

Housing element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of a variety of housing types for all income levels, including multi-family rental housing, factory-built housing, mobile homes, emergency shelters, and transitional housing. Table 25 is a summary of the housing types permitted by residential zone category.

Table 25: Housing Types by Residential Zone Category

Housing Types Permitted \ Residential Zone	R-A	RLD	R-E	R-S	R-U	R-M
Single family dwellings						
Guest dwellings or accessory living quarters						
Dwelling groups on a site of not less than 4 ½ acres				c	c	c
Dwelling groups on a site containing less than 4 ½ acres but not less than 2 acres						c
Multiple dwellings containing not more than 3 units						
Multiple dwellings containing more than 3 units						c
Boarding or rooming house						c
Dormitory						c

Source: Zoning Ordinance, City of Yorba Linda, 1993

= Permitted **c** = Conditionally Permitted

Multi-Family Rental Housing

Multi-family housing make up approximately one-tenth of the City's housing stock. While the number of multi-family units has increased in the 1990s, the multi-family share of the housing stock has remained relatively unchanged at ten percent. Yorba Linda's Zoning Ordinance provides for multiple dwellings containing not more than 3 units in the Residential Multiple-Family (RM) Zone, and multi-family developments with more than 3 units via conditional use permits (See Table 25). However, the conditional use permit requirement does not result in additional time in the review process as this occurs concurrently with Design Review conducted by the Planning Commission, and both can be completed within a six- to eight-week period. Nonetheless, the public hearing requirement may serve to discourage multi-family development by increasing uncertainty in development.

In order to address this potential constraint, the Housing Element establishes a program for the City to modify its development review procedures and standards for multi-family projects with an affordable housing component. Specifically, the City will eliminate the CUP and public hearing requirement and the 2-acre minimum lot area requirement for multi-family development incorporating units affordable to lower- and moderate-income households. Affordable housing

projects will only be required to undergo Design Review by the Planning Commission to ensure the quality of development and compatibility with surrounding uses.

Recognizing the need to conserve its existing stock of affordable multi-family housing, the City has adopted a restrictive condominium conversion ordinance. Through its stringent site development standards and complexity of the application process for conversion, this ordinance discourages conversions of apartments to condominiums.

As discussed earlier, the City also provides for the Senior Citizen Combining Zone, which allows for a housing development to have a maximum of 125 senior rental units (based on a density level of 25 units per acre). Victoria Woods is an example of a senior housing development in a SC Combining Zone.

Mobile Homes/Manufactured Housing

The City has established the Mobile Home Park (MHP) Zone for the exclusive development of mobile home parks. The Zoning Code defines the development standards applied to the site of a mobile home park. There is currently a 302-space mobile home park in northwest Yorba Linda. In terms of manufactured housing, factory-built homes are permitted on single-family residential lots.

Second Units

Second units are attached or detached dwelling units which provide complete independent living facilities for one or more persons including permanent provisions for living, sleeping, cooking and sanitation, located on the same lot as the primary structure. The City has adopted the State provisions on second units and conditionally permits such units in single-family residential zones. Pursuant to State law, second units are permitted to be rented. The City receives and approves approximately two to three applications for second unit development each year.

In addition, the City's Zoning Ordinance permits guest dwellings or accessory living quarters in all residential zones. Accessory living quarters are living quarters located on the same building site as a dwelling, designed or used for housing servants or guests, have no kitchen facilities, and not rented or otherwise uses as a separate dwelling.

Transitional Housing and Emergency Shelters

There are currently no transitional housing facilities or emergency shelters within Yorba Linda, primarily because there are very few homeless persons in the City (as discussed in the Housing Needs Assessment Section). The City's Zoning Ordinance does not define or specifically allow for these types of facilities. Boarding or rooming houses are conditionally permitted in the R-M Zone. Group homes with six or fewer persons are permitted by right in all residential zones.

Schedule

Fee Type	Fees
Zoning Ordinance Amendment	\$200
Zone Changes and Pre-Annexation Zone Changes	\$200 for the first lot or acre; \$2 for each additional acre
Conditional Use Permit - Residential Variance	\$150
Design Review	\$100
Precise Plan/Development Plan/Specific Plan Adjustments	\$250
Lot Line Adjustments	\$25/lot
Extension of Time Request	\$150 for first 2 lots and \$50/lot thereafter
Tentative Parcel Map (1-4 Lots)	\$25
Tentative Tract (5-25 Lots)	\$200
(26-50 Lots)	\$300
(51-100 Lots)	\$5/lot additional
(101 Lots)	\$4/lot additional
Revised Tentative Tract (after Planning Commission Approval)	\$2/lot additional
Park and Recreation Fees	as above, on per basis (no initial fee required)
Single Family	
Multiple Family	\$1,345
Environmental Evaluation	\$1,042
Initial Study	\$25
Negative Declaration	\$100
Environmental Impact Report	\$400
County Administrative Fee	\$38
Appeals of Planning Commission Action	\$50
Orange County Measure M Fee (Growth Management)	\$600/unit (Affordable housing projects are exempt from Measure M fees.)

Yorba Linda's development fee structure is tied directly to the cost of providing necessary services. City fees may be waived as part of the incentive package for developers of affordable housing.

5. Building Codes and Enforcement

In addition to land use controls, local building codes also affect the cost of housing. The City has adopted and enforces the Uniform Building Code (UBC). The only amendment made by the City to UBC was one that permits single-family housing construction within 100 feet of an oil well upon approval of the Fire Marshall.

In addition, the City has adopted the Uniform Housing Code. The enforcement of this code is accomplished on a complaint basis. Because housing quality problems are minimal in Yorba Linda, there is no active housing code enforcement program. The City does offer a Neighborhood Clean-up Program for code enforcement violations. This CDBG program is designed to assist low- and moderate-income persons in the community with mitigation of code enforcement violations and general clean-up projects. Clean-up projects include, but are not limited to trash removal, removal of inoperable vehicles, clean-up of unmaintained conditions, neighborhood health and safety concerns, and removal of public nuisances.

6. Local Processing and Permit Procedures

The processing time needed to obtain development permits and required approvals is often cited as a prime contributor to the high cost of housing. Additional time may be necessary for environmental review, depending on the location and nature of a project. In response to State law, California cities have been working to improve the efficiency of permit and review processes by providing "one-stop processing," thereby reducing or eliminating duplication of effort.

The City's processing system is implemented on a fast track basis. All requests, whether simple or more complex, are processed so that the first public hearing is held within 4 weeks from when the application is deemed complete. Since the City offers a complete and detailed list of filing instructions for each type of application, and completeness checks are completed within 2 weeks of the filing deadline, it is quite probable that applications will receive their first public hearing within 6 weeks of the date of application, exclusive of any additional time required for environmental processing. This 6-week process time includes: General Plan Amendments, zone changes, and tentative and final tract maps.

Yorba Linda's processing and permit procedures have not contributed significantly to the cost of developing housing in the City. Instead, high land costs, relatively limited land availability, construction costs, and certain City development standards have been the primary factors constraining the development of affordable housing in Yorba Linda.

C. ENVIRONMENTAL CONSTRAINTS

While the City of Yorba Linda is extensively developed, there are vacant and underutilized lands on which new development can be accommodated. Many of these, however, are impacted by environmental constraints and sensitivities.

The largest concentrations of undeveloped lands for new residential development are along the City's north and northwestern periphery extending into the foothills and hillsides of the Sphere of Influence. These areas are likely to contain environmental habitats and constraints on development, such as steep slopes, wild/brush fire potential, landslides, necessity for reclamation of oil operations, and so on. Historically, development has varied in the degree and sensitivity to which it has accounted for these constraints. Most have sited housing units in ways to maintain the hillside's unique character and resources. Others have extended typical flatland subdivisions into the hillsides, using mass grading, altering natural resources and landform. As development demands and pressures persist, the extent to which development will be permitted on the City's hillsides is of particular concern.

The following are more detailed discussions of the City's environmental constraints and hazards which affect, in varying degrees, existing and future residential developments.

1. Slope Stability - Landslides and Subsidence

As the City's Safety Element points out, slope stability is a serious geologic problem in the northern and eastern portions of the City. This area is underlain by siltstone and interbedded sandstone of the Puente Formation and are often the most prone to landsliding and other forms of slope failure. Along Telegraph Canyon and other east-west trending canyons, landslides are more common than on south-facing slopes which are typically underlain by thick soil and slopewash. Soil creep and shallow slope failures also occur more on the east-west trending slopes.

2. Wildfire

Yorba Linda is subject to wildfires due to the steep terrain, highly flammable vegetation of adjacent Chino Hills and the high winds (Santa Ana winds) that correspond with seasonal dry periods. Major fires have threatened the City in the past. High wild fire hazard areas include the northern and eastern portions of the City.

3. Flooding

The City has within its boundaries a number of identified 100-year floodplains. A 100-year floodplain is defined as an area that has a one percent or greater chance of experiencing a flood inundation in any given year. The floodplain areas in Yorba Linda have been established by the Federal Emergency Management Agency (FEMA) and are shown on Flood Insurance Rate Maps

(FIRMS). The 100-year flood plain poses minimal threats to developed lands in the City. The City has designated these areas as "Open Space," with a zoning designation overlay of Floodplain (FP-2). Allowable uses in floodplain area are limited to flood control and roadway projects, temporary structures, agricultural uses, parks and wildlife/natural preserves and open space.

4. Seismic Hazards

Like most other cities in Southern California, Yorba Linda is at risk of suffering structural damage and loss of life during an earthquake of significant magnitude. The following regional and local active and potentially active faults are all potentially hazardous to the City: Whittier, Elsinore, San Andreas, Newport-Inglewood, Peralta Hills, Chino and San Jacinto. In particular, the Whittier fault line cuts across Yorba Linda diagonally (northwest/southeast orientation). The Whittier fault zone is an Alquist-Priolo Special Studies Zone. Surface fault rupture hazard is high within the boundaries of this zone, according to the Safety Element.

5. Oil Well Hazards

The Yorba Linda oil field is primarily located in the northern area of the City. The topography of the field is hilly with ground elevations ranging from approximately 400 to 650 feet above sea level. Issues related to the oil field include occasional spills of crude oil and groundwater contamination. More long-term issues involve the decommissioning of the oil field, abandonment of the wells and development of the area after it is longer used as an oil field. There are specific requirements of the State Division of Oil and Gas for well abandonment. Wells must be vented to the atmosphere and plugged for several hundred feet with cement or clay-based mud according to the specifications in the Abandonment/Reabandonment Guidelines published by the Division.

The Shell Master Planned Community will be developed on the oil field site. Development activities will not begin until the cessation of oil field activities and completion of field remediation.

5. HOUSING RESOURCES

Various resources are available for the development, rehabilitation, and preservation of housing in the City. The section begins with an overview of the availability of residential sites for future housing development in Yorba Linda, and an evaluation of the availability of adequate sites to address the City's identified share of future housing needs. This section also presents the financial resources available to support in the provision of affordable housing, and specifically identifies funding amounts for redevelopment set-aside and CDBG funds. Finally, the section concludes with a discussion of opportunities for energy conservation.

A. AVAILABILITY OF SITES FOR HOUSING

An important component of Yorba Linda's Housing Element is the identification of sites for future residential development, and evaluation of the adequacy of these sites in fulfilling the City's share of regional housing needs (as determined by SCAG). Table 27 shows Yorba Linda's residential development potential by zoning categories.

Table 27: Residential Development Potential

Residential Zoning Category	Maximum Density (units/acre)	Vacant Acreage	Underutilized Acreage	Potential Net Dwelling Units
RA/RLD (Low-Density)	1.0	324	0	324
RE (Estate)	1.8	30	69 ^b	178
RS (Suburban)	3.0	60	0	180
RU (Urban)	4.0	10	0	40
RM (Multiple-Family)	10.0	3	0	30
PC/PRD (Planned Community)	1.0 - 10.0	1,028	93 ^c	1,202 - 1,815 ^d
MU (Mixed Use) ^a	20.0	26	0	180
Senior Housing Overlay	25.0	29	0	582
Murdock Property Area	1.0	635	0	630
Total		2,145	162	3,346 - 3,959

Source: Community Development Department, City of Yorba Linda, July 2001

^a Proposed residential/commercial mixed-use in Town Center Specific Plan.

^b There are currently 10 existing housing units on 69 acres of RE zoned land.

^c There are approximately 250 existing units on 3 to 6-acre parcels on 93 acres of PC/PRD-zoned land.

^d Approximately 2,100 units will be developed in the Shell Master Planned Community area, detailed in Table 28.

Only includes the 716 to 1,329 units planned for the first two phases (not all four phases) of the Shell development to have infrastructure in place and be developed during Housing Element.

As shown in Table 27, Yorba Linda can accommodate between 3,346 and 3,959 net new dwelling units based on existing zoning, General Plan, and Specific Plan designations. A significant number of these units (between 716 and 1,329) will be in the first two phases of the Shell Master Planned Community area which will have a combination of single-family detached, single-family attached, and multi-family residential uses. Table 28 shows the residential development potential of the Shell area by residential zone categories (as defined in the Specific Plan). About 45 percent (977) of the 2,179 total units planned for the area will have a density of 10 dwelling units per acre.

Table 28: Residential Development Potential - Shell Specific Plan Area

Residential Zone Category (Dwelling Units/Acre)	Vacant Acreage	Planned Dwelling Units
3.0	95.6	153
4.5	154.6	526
5.0	99.6	388
6.0	22.7	135
10.0	127.7	977
Total	500.2	2,179

Source: Vista Del Verde (Shell) Master Development Plan, March 1999

The Shell Master Planned Community is being developed in four phases. Based on discussions with the developer, the complete infrastructure (water, sewer, streets) will be in place and units developed for the first two phases during the five-year Housing Element cycle. The latter two phases are in active oil production and will be developed over the next 15 years. The number of units planned for development in phases I and II ranges from a low of 716 to a maximum of 1,329 units. The Specific Plan permits both single- and multi-family development to occur in the first two phases. To date, the City has given approval for the construction of 500 units, which include a mix of single-family home product types, including homes on small lot (3,500-square foot) parcels. The remaining units to be developed in Phases I and II may support single or multi-family development, and as a Planned Community, carry no density limitation. To be developed later on, phases III and IV will accommodate 754 to 1,402 units, with a not-to-exceed project total of 2,100 units.

In addition, to specifically address its identified affordable housing needs, the City is undertaking a public visioning process for the 65-acre Town Center area, and plans to integrate higher density housing in conjunction with new commercial development. The Redevelopment Agency has been acquiring obsolete parcels in the Town Center, and anticipates approximately 26 acres to be developed with mixed commercial and residential uses under a Planned Community designation. As indicated in the Housing Element programs section (Program #10a), 9 acres have specifically been identified as suitable for affordable housing development supporting up to 180 units at 20 units per acre. Provision of Agency

assistance through land write-downs as well as other regulatory incentives will ensure the affordability of these units.

The City has further identified three sites where the Senior Housing Overlay designation will be applied. These locations include a 4.7-acre site on Lakeview Avenue, a 3.3-acre site on Richfield Avenue, and a 21-acre site on Fairmont Boulevard which has a development application pending before the City. Application of the Senior Housing Overlay to the Lakeview and Richfield Avenue sites would yield 118 and 81 units respectively. The City will contact the property owners of these sites along with area affordable housing developers regarding designation for affordable senior housing, and opportunities for Agency land write-down assistance. A 383-unit senior residential development has been proposed for the site on Fairmont Boulevard, including 102 villa/courtyard units, 186 senior apartments, and 95 assisted living units. The Redevelopment Agency anticipates purchasing affordability covenants on 40 of the units to provide affordability to very low and low income seniors.

In addition, the 635-acre Murdock Property Area located in the northeastern Sphere of Influence will be annexed and backbone infrastructure for water, sewer, drainage and circulation put in place within the five-year Housing Element planning period. The General Plan provides for up to 630 new units in the Murdock Area Plan, and encourages clustering in response to topographical and other physical limitations. The Murdock Property Area will be subject to the Inclusionary Housing Ordinance (Program #9) set forth by the Housing Element. Under the Ordinance, a developer is required to price-restrict 10 percent of units within a new market-rate development as affordable units for low- and moderate-income households. Applying this 10-percent requirement to the Murdock Property Area yields a potential for 63 new affordable units to be provided on the property. Should the developer choose not to provide the affordable units on-site, s/he may alternatively fulfil this requirement by providing these units off-site or by paying an in-lieu fee. Development of the Murdock Property will thereby assist the City in addressing its lower income housing needs either through direct development of affordable units, or contribution of funds in support of affordable development.

Comparison of Site Inventory with RHNA

According to SCAG, Yorba Linda has a regional housing need (RHNA) of 1,585 units for the 1998-2005 period. Given that the City's General Plan and zoning support growth for between 3,346 and 3,959 units to be served by infrastructure during this planning period, the City certainly exceeds its designated RHNA. In terms of housing affordable to lower income households, the City has designated mixed use sites in the Town Center which can support 180 new affordable units. To address the City's growing senior population, 3 new sites will be designated with a Senior Housing Overlay, providing for a total of 582 units, of which 231 will be designated affordable units. In aggregate, these mixed use and senior housing sites provide for over 410 new affordable units, adequately addressing the City's RHNA for lower income households. In addition to providing the zoning to facilitate affordable development on these sites, the Housing Element establishes a goal for direct financial assistance to assist in development of 125 to 175 affordable units through land write-downs. Also, 63 new affordable units may be provided on- or off-site as a result of the anticipated annexation of

the Murdock Property Area. In addition, development in Planned Community areas carry no density limitation, and are permitted to be developed with multi-family uses.

In addition, housing developed in the City since January 1998 can be subtracted from its assigned RHNA. Since fiscal year 1998, 549 single-family homes have been built in Yorba Linda. Given their sales prices, all of these homes are assumed to be occupied by upper-income households. Thus, the RHNA figures can be reduced to the following:

Table 29: 1998-2005 Regional Housing Growth Needs compared to Units Constructed Between 1998 and 1999

Income Category	Regional Housing Needs (RHNA)	Number of New Units Constructed	Remaining Units Needed
Very Low	248	0	248
Low	162	0	162
Moderate	289	0	289
Upper	887	549	338
Total	1,586	549	1,037

Sources: 1999 SCAG Regional Housing Needs Assessment

Community Development Department, City of Yorba Linda

While no lower income units have been developed since 1998, the Agency-assisted Victoria Woods project was completed in 1997, providing 125 units of affordable housing for very low- and low-income seniors.

Availability of Public Facilities and Services

As an urbanized jurisdiction, Yorba Linda has already in place all of the necessary infrastructure to support future development. With the exception of the Shell property (which is currently under development), all land designated for residential use is served by sewer and water lines, streets, storm drains, telephone, electrical and gas lines.

B. FINANCIAL RESOURCES

A variety of existing and potential funding sources are available for affordable housing activities in Yorba Linda. They include the following:

1. Low- and Moderate-Income Housing Fund

Redevelopment agencies are required by law to set aside 20 percent of the tax increments the Agency receives into a Low- and Moderate-Income Housing Fund. These funds must be used to preserve, improve, and/or increase the community's supply of affordable housing for low- and moderate-income households. The City completed a plan for the use of its set-aside housing funds in 1994. Since then, the funds have been used to facilitate the development of affordable housing, multi-family acquisition and rehabilitation, and on-going implementation of mortgage assistance program

Yorba Linda anticipates contributing approximately \$12.6 million to the redevelopment housing set-aside fund during this Housing Element cycle (2000-2005). As outlined in its 2000-2004 Implementation Plan, the Redevelopment Agency expects to expend much of these funds on the following activities/programs: rehabilitation of Linda Gardens (\$5 million); first-time homebuyer programs (\$2.8 million); single-family residential rehabilitation (\$600,000); and purchase of covenants on existing housing units (\$2 million). The remaining set-aside funds may also be used for property acquisition in the Town Center to facilitate affordable housing development in the area.

2. Community Development Block Grant (CDBG) Funds

Through the CDBG program, the federal Department of Housing and Urban Development (HUD) provides funds to local governments to fund a wide range of housing and community development activities for low-income persons. The CDBG program provides formula funding for large cities and counties, while smaller cities (less than 50,000 population) generally compete for funding that is allocated to and administered by the state or county. Even though Yorba Linda has a population of greater than 50,000, the City participates in the Urban County program.

—Yorba Linda's Code Enforcement Office currently uses CDBG funds for its Residential Rehabilitation Grant Program for senior citizens and the disabled, and the Neighborhood Clean-Up Program (mitigation of code enforcement violations) for low- and moderate-income persons. In addition, on behalf of the City, the County provides CDBG residential rehabilitation loans to low- and moderate-income homeowners in Yorba Linda who are in need of assistance to rehabilitate or repair their homes. A nutrition program for senior residents offered by the City's Senior Center is also funded with CDBG funds.

The City expects to receive approximately \$350,000 in CDBG funds from the County annually between the year 2000 and 2005.

3. HOME Investment Partnership Program

Yorba Linda is currently not a participating jurisdiction in the Federal HOME program. However, the City can apply through the County to receive a HOME funding allocation for a specifically proposed project. HOME funds can be used for a variety of affordable housing activities, including property acquisition, new construction, site improvements, demolition and relocation expenses, tenant-based rental assistance, and first-time homebuyers assistance. Like most other affordable housing funding sources, the application process to receive HOME funds is very competitive.

4. Housing Agreements

The City's Redevelopment Agency assists in the rehabilitation and/or development of affordable housing units by entering into Disposition Development Agreements (DDA) or Owner Participation Agreements (OPA) with private for-profit or non-profit developers. In recent years, the Redevelopment Agency has entered into a DDA with Southern California Housing Development Corporation (a non-profit organization) for the rehabilitation of Arbor Villas, a deteriorated apartment complex with 67 dwelling units. The Agency also entered into an OPA with Stonehaven Associates for the development of Victoria Woods, a 125-unit lower income senior housing project. Currently, the Agency is in the process of studying the rehabilitation of Linda Gardens, an older, deteriorated apartment complex with 76 units. Similar to Arbor Villas, the Agency plans to enter into an agreement with a developer or non-profit organization for the rehabilitation of the housing project, and place long-term affordability covenants on the units.

5. Mortgage Credit Certificate (MCC) Program

The City's Redevelopment Agency is currently participating in the MCC program which assists low- and moderate-income families in obtaining ownership housing. A mortgage credit certificate (MCC) is a tax credit that enables low- and moderate-income homebuyers to more easily afford a mortgage. An MCC provides a borrower with tax credit up to 15 percent of the mortgage interest paid each year. The remaining 85 percent of mortgage interest can be taken as an income deduction.

Yorba Linda has participated in the MCC program since 1994. Public interest in the program has grown over the years. This, along with the finding that home prices in Yorba Linda are beyond the reach of most first-time homebuyers, indicates that the MCC program is much needed in the City.

C. OPPORTUNITIES FOR ENERGY CONSERVATION

As residential energy costs rise, increasing utility costs reduce the affordability of housing. The City has many opportunities to directly affect energy use within its jurisdiction. Title 24 of the California Administrative Code sets forth mandatory energy standards for new development, and requires adoption of an "energy budget." The following are among the alternative ways to meet these energy standards.

Alternative 1: The passive solar approach which requires proper solar orientation, appropriate levels of thermal mass, south facing windows, and moderate insulation levels.

Alternative 2: Generally requires higher levels of insulation than Alternative 1, but has no thermal mass or window orientation requirements.

Alternative 3: Also is without passive solar design but requires active solar water heating in exchange for less stringent insulation and/or glazing requirements.

In turn, the home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations. Some additional opportunities for energy conservation include various passive design techniques. Among the range of techniques that could be used to reduce energy consumption are the following:

Locating the structure on the northern portion of the sunniest portion of the site;

Designing the structure to admit the maximum amount of sunlight into the building and to reduce exposure to extreme weather conditions;

Locating indoor areas of maximum usage along the south face of the building and placing corridors, closets, laundry rooms, power core, and garages along the north face;

Making the main entrance a small enclosed space that creates an air lock between the building and its exterior; orienting the entrance away from prevailing winds; or using a windbreak to reduce the wind velocity against the entrance.

STUDY ON THE EFFECTS OF THE 1974-75 WINTER ON THE ECONOMY OF THE UNITED STATES

The purpose of this study is to examine the effects of the 1974-75 winter on the economy of the United States. The study is based on a review of the literature and a survey of the data available. The results of the study are presented in the following sections.

The first section of the study is a review of the literature. This section discusses the various studies that have been conducted on the effects of the 1974-75 winter on the economy of the United States.

The second section of the study is a survey of the data available. This section discusses the various data sources that have been used in the study and the results of the survey.

The third section of the study is a discussion of the results of the study. This section discusses the various findings of the study and the implications of these findings for the economy of the United States.

The fourth section of the study is a conclusion. This section summarizes the findings of the study and provides a final assessment of the effects of the 1974-75 winter on the economy of the United States.

The fifth section of the study is a list of references. This section lists the various sources of information that have been used in the study.

The sixth section of the study is a list of appendices. This section lists the various appendices that have been included in the study.

The seventh section of the study is a list of figures. This section lists the various figures that have been included in the study.

The eighth section of the study is a list of tables. This section lists the various tables that have been included in the study.

The ninth section of the study is a list of footnotes. This section lists the various footnotes that have been included in the study.

The tenth section of the study is a list of indexes. This section lists the various indexes that have been included in the study.

The eleventh section of the study is a list of acknowledgments. This section lists the various individuals and organizations that have provided assistance in the study.

The twelfth section of the study is a list of distribution statements. This section lists the various statements that have been included in the study.

6. HOUSING PLAN

Sections 2 through 5 of the Housing Element establish the housing needs, constraints and resources in the City of Yorba Linda. This section first evaluates the accomplishments of the last adopted housing element and then presents the Housing Plan for the 2000-2005 period. This Plan sets forth Yorba Linda's goals, policies, and programs to address the City's identified housing needs.

A. EVALUATION OF ACCOMPLISHMENTS UNDER ADOPTED HOUSING ELEMENT

State Housing Element law requires communities to assess the achievements under their adopted housing programs as part of the five-year update to their housing elements. These results should be quantified where possible (e.g. the number of units that were rehabilitated), but may be qualitative where necessary (e.g. mitigation of governmental constraints). The results should then be compared with what was projected or planned in the earlier element. Where significant shortfalls exist between what was planned and what was achieved, the reasons for such discrepancies must be discussed.

The 1990 Yorba Linda Housing Element contains a series of housing programs with related quantified objectives for the following topic areas: preservation and improvement of housing stock; provision of a variety of housing types; removal of governmental constraints to housing development; provision of adequate housing sites; and promotion of equal housing opportunity. This section reviews the appropriateness of these programs, the effectiveness of the Element, and the City's progress in implementation since November 1990. Housing programs implemented since 1990, but not discussed or included in the previous Housing Element are also evaluated.

1. Preserving and Improving the Housing Stock

The preservation and improvement of the housing stock is an important issue addressed in Yorba Linda's 1990 Housing Element. Three of the City's seven housing goals are concerned with conserving the existing housing stock.

1990 Housing Element Programs

An objective in the 1990 Housing Element is to rehabilitate 40 housing units within the CDBG target service area. Using CDBG funds, the City has assisted a total of 42 households through the County Home Improvement Program and City Senior/Disabled Residential Rehabilitation Program since 1990.

Home Improvement Program

This County administered program provides CDBG funded rehabilitation loans to low- and moderate-income homeowners to rehabilitate or repair their homes. The program has been in operation since 1981 and has funded approximately 30 loans since 1990. The average loan amount is approximately \$20,000. There is currently no waiting list for the program in Yorba Linda.

Section 8 Rental Assistance (Certificate/Voucher) Program

The City's 1990 Housing Element sets forth an objective to "increase the number of households receiving Section 8 rental assistance from 28 to 50." Currently, a total of 43 households in Yorba Linda receive Section 8 vouchers from the Orange County Housing Authority (OCHA), the agency administering the program for the City.

New Programs

Neighborhood Clean-Up Program

Implemented in 1995, this program aims to assist low- and moderate-income households with the mitigation of code enforcement violations and general neighborhood clean-up projects. Like the Residential Rehabilitation Program, this program is also administered by the City's Code Enforcement Office and is funded with CDBG. A total of 16 households have been assisted by the Neighborhood Clean-Up program since the program's inception.

Senior/Disabled Residential Rehabilitation Program

This program provides senior citizens and the disabled with funding for necessary materials and supplies for the repair and improvement of blighted conditions. The program is administered by the City's Code Enforcement Office and funded with CDBG grants. A total of 12 households have been assisted by the program since November, 1990.

2. Providing a Variety of Housing Types

Another major concern of the 1990 Housing Element is the provision of a variety of housing types in Yorba Linda. Specifically, the Element sets forth the following goals: to create a housing market environment where all households have adequate housing within their economic means; and to achieve a full range of housing with an appropriate balance of rental and home ownership units. Yorba Linda has implemented the following programs to increase homeownership and rental opportunities for low- and moderate-income households, including first-time homebuyers and senior residents.

1990 Housing Element Programs

Multi-family Housing Acquisition/ Rehabilitation

One of the primary mechanisms used by Yorba Linda to provide affordable rental housing is through the acquisition and rehabilitation of older apartment buildings. In 1996, the City's Redevelopment Agency acquired Yorba Posada (now Arbor Villas), a deteriorated 70-unit apartment complex built in 1969. The Agency then entered into a Disposition Development Agreement (DDA) with Southern California Housing Development Corporation, a non-profit organization, for the rehabilitation of the apartment building. The project provides 67 rehabilitated units to very low- and low-income households, and are deed restricted for 55 years. Rental rates vary according to a household's income to ensure households spend no greater than 30 percent of income on rent. The income mix of the units is as follows: 7 of the units are for households with incomes up to 40 percent of the County MFI, 26 units at 50 percent of MFI, and 34 units at 60 percent of MFI.

Affordable Housing Strategy

The 1990 Housing Element called for the preparation of an "expenditure plan" for the use of the City's 20 percent redevelopment housing set-aside fund. In 1994, the City developed and adopted an *Affordable Housing Strategy and Implementation Plan*. This Plan recommended the following programs for expenditure of the Agency's set-aside funds:

- First-time homebuyer program
- Senior housing development
- Multi-family housing acquisition/ rehabilitation
- Mortgage Credit Certificate program (administered by the County)

The *Affordable Housing Strategy* provided the basis for preparation of Yorba Linda's 1995-1999 Redevelopment Agency Five-Year Implementation, adopted in December 1994. Since adoption of the Plan, the Agency had implemented all of the identified programs.

Infill Construction in Redevelopment Project Area

The Redevelopment Agency has been actively acquiring obsolescent sites in the Town Center portion of the redevelopment project area for future development with higher density residential and commercial uses. The City has recently initiated a public process to develop a Land Use Vision Plan for the Town Center, and has hired an urban design consultant to lead this effort. The entire Town Center area is anticipated to be designated as a Planned Community (PC) to permit greater flexibility and more innovative designs for the development of the area than is generally possible under conventional zoning regulations.

New Programs

Mortgage Assistance Program (MAP)

In 1997, the Redevelopment Agency established the Mortgage Assistance Program to assist low- and moderate-income first-time homebuyers by providing "silent second" loans. Since November 1997, the Agency issued 26 MAP loans, of which 20 were first-time homebuyers and 6 were single-parent households. The average loan amount was \$18,500.

Mortgage Credit Certificate (MCC) Program

The MCC program is a federal tax credit program which authorizes first-time homebuyers to take an annual credit against federal income taxes of up to 15 percent of the annual interest paid on the mortgage. Since the last Housing Element was adopted, the City has issued a total of 35 MCCs, a third of which were provided to low-income households.

3. Removal of Governmental Constraints

Yorba Linda's 1990 Housing Element provides various policies and proposes a number of programs to mitigate potential governmental constraints and facilitate housing development.

1990 Housing Element Programs

Regulatory Concessions and Incentives

The 1990 Housing Element provided for a program to establish policies and procedures for granting concessions and incentives, such as reduced parking requirement, density bonus, lower minimum unit sizes, reduction in fees and so on. The following zoning designations have been established to facilitate the development of housing in Yorba Linda: Affordable Housing (AH) Combining Zone, Senior Citizen (SC) Combining Zone, and the Planned Community (PC).

Affordable Housing (AH) Combining Zone/Density Bonus

Established in 1993, the Affordable Housing (AH) Combining Zone is designed to facilitate the provision of affordable housing to lower income households by making the development of affordable housing units economically feasible for private developers. Through this zone, the City offers density bonus of at least 25 percent and/or regulatory concessions (described in the Constraints section) to facilitate affordable housing development.

While this program has yet to be used by private developers, its inclusion in the previous Housing Element and the Zoning Ordinance reflect the City's intent to facilitate affordable housing development in Yorba Linda. In order to better facilitate usage of the AH Zone, the updated Element includes a program to increase the bonus density to 100 percent, or up to 20 units per acre.

Senior Citizen (SC) Combining Zone

The Senior Citizen (SC) Combining Zone is created to facilitate development of areas suitable for senior residential use. In 1996, the City's Redevelopment Agency entered into an Owner Participation Agreement (OPA) with Stonehaven Associates for the purpose of assisting in the acquisition of land for the development of a senior apartment complex. Completed in 1997, Victoria Woods is built in a SC Zone and provides a total of 125 units for very low- and low-income senior citizens. To facilitate this development, the City waived park fees, provided density bonus, and reduced the amount of parking required. Victoria Woods consists of seven two-story apartment buildings, and includes a pool, green belt, recreation building, garden, and shuttle van service for the occupants. The rental rates are restricted for 55 years to levels affordable to households with incomes equal to or less than, 40, 50 and 60 percent of the County MFI.

Planned Community (PC)

The Planned Community (PC) Zone is designed to facilitate the development of areas designated for residential use in the General Plan. The zone permits greater flexibility, and consequently, encourages more creative designs for the development of such areas than is generally possible under conventional zoning or subdivision regulations. The Shell property has been designated as a PC zone and will accommodate a substantial amount of future housing growth in the City.

4. Providing Adequate Housing Sites

One of the goals of the 1990 Housing Element is "to endeavor to meet the City's share of regional housing needs as projected by the Southern California Association of Governments (SCAG)." The provision of adequate sites for residential development is integral to accommodating the City's share of regional housing needs.

1990 Housing Element Programs

Land Use Element

The 1990 Housing Element called for the adoption of a new, comprehensive General Plan, which the City completed in 1993. The Land Use Element provides policies directly addressing the issue of providing sites to accommodate future housing development. One of the policies set forth in the Element is to "seek the annexation of Shell, Murdock and other undeveloped properties within the northern sphere of influence based upon development plans that ensure access, infrastructure and land use concepts which are acceptable to the City." Carrying out this policy, the City of Yorba Linda annexed the 850-acre Shell property in 1995. A specific plan (described below) has since been prepared to guide the development of the area.

Shell Master Planned Community Specific Plan

The annexation of the Shell property significantly increased the City's capacity to meet its housing needs: the Shell Specific Plan area can accommodate approximately 2,100 dwelling units. The area has been designated with the PC zoning classification (as previously described) and will provide for a variety of residential uses, including single-family detached, single-family attached, and attached multi-family units. This is consistent with the land use policy to designate the Shell property as a PC or Planned Residential Development (PRD) zone.

Land Assembly for Affordable Single- and Multi-family Construction

The 1990 Housing Element proposed that the City acquire underutilized sites and sell them to developers at below market rates in exchange for affordable for-sale single-family and multi-family rental housing. Because of the general lack of underutilized sites citywide, the City is pursuing a new approach to providing affordable for-sale single-family homes: the Inclusionary Housing Ordinance. Described later in the Programs section, this Ordinance is designed to ensure a portion of housing units in a new development is made affordable to low- and moderate-income households. To provide additional multi-family housing opportunities, the Redevelopment Agency has acquired a number of sites to facilitate future infill development in the Town Center area.

5. Promoting Equal Housing Opportunity

State law requires jurisdictions to promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.

1990 Housing Element Program

Fair Housing Program

The City supports fair housing laws and refers fair housing complaints to the Orange County Housing Authority. Yorba Linda participated in the Orange County Regional Area Analysis of Impediments to Fair Housing Choice conducted in 1996.

Summary of Housing Accomplishments

Since the adoption of the last Housing Element, the City of Yorba Linda has made clear progress in the areas of preserving and improving its housing stock, providing a variety of housing types, removing governmental constraints to housing development, and providing adequate housing sites. The City's major accomplishments include the following:

- Acquisition and rehabilitation of the 67-unit Yorba Posada (now Arbor Villas);
- Development of the 125-unit Victoria Woods senior apartment complex;

Annexation of the Shell property, which can accommodate 2,100 dwelling units; and adoption of a specific plan for the development of the area;
Creation of the Mortgage Assistance Program (MAP) and provision of 26 MAP loans since 1997;
Provision of home improvement and/or rehabilitation assistance to 40+ households through the County Home Improvement and City Senior/Disabled Residential Rehabilitation programs;
Establishment of special purpose zones that provide regulatory concessions and incentives to facilitate the development of a variety of housing types; and
Adoption of the *Affordable Housing Strategy and Implementation Plan* for the use of the City's 20 percent redevelopment housing set-aside funds

Comparison of 1989-1994 RHNA with Units Constructed since 1990

According to the previous Housing Element, the City of Yorba Linda had a total regional housing need (RHNA) of 4,715 units to be developed between 1989 and 1994, including 558 very low-, 585 low-, 1,011 moderate-, and 2,561 upper income units. Based on a review of Building Department records, between 1990 and 1999, a total of 1,505 units have been produced in the City. This shortfall in production in comparison to the RHNA is only to be expected given that the RHNA was calculated assuming the continuation of the favorable economic conditions in the late 1980s. In actuality, Yorba Linda, along with the entire Southern California region, was largely impacted by the economic recession in the early to mid 1990s and as a result, residential construction activities were well below the projected levels.

The City's 1990 Housing Element recognized the production goals established by the RHNA were unrealistically high, and established quantified objectives for housing production at more attainable levels. These objectives are as follows: facilitate the production of 300 housing units for very low-, low- or moderate-income households, and 1,400 units for upper income households. Of the 1,505 units developed in Yorba Linda since 1990, approximately 663 units are occupied by very low- to moderate-income households, and 842 units are occupied by upper income households. Thus, the City fell short of its production objective for upper income households, but well-exceeded (double) its objective for very low-, low-, and moderate-income households.

B. GOALS AND POLICIES

This section of the Housing Element contains the goals and policies the City of Yorba Linda intends to implement to address a number of important housing-related issues.

Housing Conservation and Maintenance

- GOAL 1.0** To maintain and enhance the quality of existing housing and residential neighborhoods in Yorba Linda.
- Policy 1.1** Continue to provide rehabilitation and home improvement assistance to low- and moderate-income households, seniors, and the disabled.
- Policy 1.2** Continue to use the City's code enforcement program to bring substandard units into compliance with City codes and improve overall housing conditions in Yorba Linda.
- Policy 1.3** Promote increased awareness among property owners and residents of the importance of property maintenance to long-term housing quality.

Provision of Housing

- GOAL 2.0** To assist in the provision of a variety of housing to meet the needs of the community.
- Policy 2.1** Support the development of affordable housing by providing financial and/or regulatory incentives for projects which include low- and moderate-income units.
- Policy 2.2** Acquire and rehabilitate multi-family housing complexes in deteriorated condition, and provide long-term affordability covenants.
- Policy 2.3** Provide favorable home purchasing options to low- and moderate-income households, such as silent second mortgage assistance and mortgage credit certificates (MCC).
- Policy 2.4** Increase homeownership opportunities for low- and moderate-income households through the purchase of affordability covenants on existing housing units.
- Policy 2.5** Pursue adoption of an inclusionary housing ordinance requiring new housing development to provide a percentage of units affordable to low- and moderate-income households.

- Policy 2.6** Target a portion of City assisted housing towards large family households.

Provision of Adequate Residential Sites

- GOAL 3.0** To provide adequate residential sites through appropriate land use, zoning, and specific plan designations to accommodate the City's share of regional housing needs.

- Policy 3.1** Provide for mixed-use development in the Town Center to incorporate housing into a primarily commercial area. Encourage the integration of housing in concert with redevelopment of the Town Center area. Provide density incentives for the provision of low- and moderate-income units.

- Policy 3.2** Ensure a mix of housing units of varying densities to be developed in the Shell Specific Plan area.

- Policy 3.3** Pursue the annexation of the Murdock and other undeveloped properties within the northern Sphere of Influence to increase the City's capacity to accommodate future housing growth.

- Policy 3.4** Support local churches in providing emergency overnight shelter to homeless individuals and families.

Mitigation of Governmental Constraints

- GOAL 4.0** To mitigate governmental constraints which may hinder or discourage housing development in Yorba Linda.

- Policy 4.1** Continue to provide flexible development standards and incentives to housing developers through the Affordable Housing (AH) Combining Zone, Planned Community (PC) Zone, and Planned Residential Development (PRD) Zone.

- Policy 4.2** Provide for modified development standards for senior housing through the Senior Citizen (SC) Combining Zone.

- Policy 4.3** Periodically review City regulations, ordinances, departmental processing procedures and residential fees related to rehabilitation and/or construction to assess their impact on housing costs, and revise as appropriate.

Equal Housing Opportunity

GOAL 5.0 To promote equal opportunity for all residents to reside in the housing of their choice.

Policy 5.1 Continue to enforce fair housing laws prohibiting arbitrary discrimination in the building, financing, selling or renting of housing on the basis of race, religion, family status, national origin, physical handicap or other such circumstances.

C. HOUSING PROGRAMS

The goals and policies contained in the Housing Element address Yorba Linda's identified housing needs and are implemented through a series of housing programs offered through the City's Community Development Department and Redevelopment Agency. Housing programs define the specific actions the City will undertake to achieve specific goals and policies. According to Section 65583 of the Government Code, a city's housing programs must address the following five major areas:

Conserving the existing supply of affordable housing;

Assisting in the provision of housing;

Providing adequate sites to achieve a variety and diversity of housing;

Removing governmental constraints as necessary; and

Promoting equal housing opportunity

Yorba Linda's housing plan for addressing unmet needs, removing constraints, and achieving quantitative objectives is described in this section according to the above five areas. The housing programs introduced on the following pages include existing programs as well as several new programs which have been added to address the City's unmet housing needs. The Program Summary (Table 30) included at the end of this section specifies for each program the following: its five-year objectives, funding source, agency responsible, and time frame for implementation.

Conserving the Existing Supply of Affordable Housing

Preserving the City's existing housing stock is an important goal for Yorba Linda. The City supports neighborhood preservation and improvement through housing rehabilitation and improvement programs, and code enforcement.

1. Senior/Disabled Residential Rehabilitation Program

This program is designed to assist the senior and disabled population of the community, who might be physically or financially limited, with funding for necessary materials and supplies for home repairs and improvements. Senior and disabled residents can receive grants for the following activities: exterior or interior home repair, repair of fencing and/or landscaping, plumbing, exterior painting, roof repair and so on. The maximum grant amount is \$4,000 per household, unless for exceptional circumstances as approved by the Community Development Director.

To qualify for the program, a household needs to meet the following conditions:

- Current household income must be at or below 80 percent of the County median income based upon family size.

- The head of the household must be at least 55 years of age, or have a physical handicap that makes him/her unable to maintain the home.

Five-year Objective: The City will continue to use its CDBG funds to assist senior and/or disabled households for home repairs and improvements. The objective is to assist five (5) households per year.

2. Neighborhood Clean-Up Program

This CDBG-funded program provides grants to assist low- and moderate-income households in the community with mitigation of code enforcement violations and general neighborhood clean-up projects. Clean-up projects have included (but are not limited to) trash and debris removal, clean-up of unmaintained conditions, removal of inoperable vehicles, restoration of vandalized buildings, and removal of public nuisances. The maximum award amount is \$4,000 per household, unless for exceptional circumstances as approved by the Community Development Director.

A household may be eligible to participate in the program under the following conditions:

- Current household income must be at or below 80 percent of the County median income based upon family size.

- Applicants must have received a notice of violation from the City's Code Enforcement Office describing the code violation and necessary remediation.

Five-year Objective: The City will continue to use CDBG funds to provide rehabilitation assistance for low- and moderate-income homeowners. The City's objective is to provide six (6) grants per year.

3. Home Improvement Program

Administered by the Orange County Housing and Community Development Department (on behalf of the City), this CDBG-funded program provides rehabilitation loans to low- and moderate-income homeowners to rehabilitate or repair their homes. The maximum loan

amounts are \$50,000 for single-family owner-occupied homes and \$80,000 for multi-family units. Specifically, the program offers the following loans and grants:

- Deferred Payment Loan, 3 percent interest and payable in 15 years;
- Emergency Deferred Payment Loan, 3 percent interest and payable when property is sold or transferred;
- Formal Assurance Loan, 3 percent interest, client to make monthly payments; and
- Mobile Home Grants not to exceed \$7,500.

Loans are secured by a deed of trust. Eligible improvements include all interior and exterior Health and Safety Code violations, general property improvements (excluding cosmetic items and appliance upgrades), and energy or water conservation improvements.

Five-year Objective: The City will continue to participate in the County Home Improvement Program and provide informational brochures to the public. Based on previous levels of resident participation, the City's goal will be to provide assistance to five (5) households per year.

4. Section 8 Rental Assistance (Certificate/Voucher) Program

The Section 8 Rental Assistance Program extends rental subsidies to very low-income households who spend more than 30 percent of their gross income on housing. Rental assistance not only addresses housing affordability, but also overcrowding by allowing families that may be "doubling up" to afford their own housing. The County Housing and Community Development Department, through the Orange County Housing Authority (OCHA), coordinates Section 8 rental housing assistance on behalf of the City.

Five-year Objective: The City will provide continued assistance to a minimum of 43 households.

Assisting in the Provision of Housing

Housing prices are relatively high in Yorba Linda. To enable more households, especially renters, to own homes in the City, the Housing Element sets forth two first-time homebuyer programs: the Mortgage Assistance Program and the Mortgage Credit Certificate.

To provide affordable rental housing to very low- and low-income households, the City has been and will continue to be involved in the acquisition and rehabilitation of older apartment complexes in Yorba Linda. This Element also proposes the adoption of an inclusionary housing ordinance to provide a mechanism for integrating housing affordable to low- and moderate-income households within market rate development.

5. Mortgage Assistance Program (MAP)

The Redevelopment Agency initiated the Mortgage Assistance Program (MAP) to assist low- and moderate-income first-time homebuyers through the provision of "silent second" loans.

Qualified participants can receive up to 10 percent of the purchase price of a home or \$25,000, whichever is less, from the Agency to be used towards the down payment and/or closing costs. The loan is interest-free and is paid back once the homeowner decides to sell, transfer title, or lease the home. If the buyer owns and resides in the home for a minimum of 15 years, the MAP loan will be forgiven and no repayment to the Agency is required.

Five-year Objective: The City will continue to provide MAP loans to qualified low- and moderate-income first-time homebuyers. The objective is to issue fifteen (15) MAP loans annually.

6. Mortgage Credit Certificate (MCC)

The Mortgage Credit Certificate (MCC) program is a federal program that allows qualified first-time homebuyers to take an annual credit against federal income taxes of up to 15 percent of the annual interest paid on the applicants' mortgage. This allows the homebuyers to have more available income to qualify for a mortgage loan and to make the monthly mortgage payments. The value of the MCC must be taken into consideration by the mortgage lender in underwriting the loan and may be used to adjust the borrower's federal income tax withholding. The MCC program has covenant to ensure the affordability of the participating units for a period of 15 years (can be less if an equity share or recapture amount is provided to the Redevelopment Agency). MCCs can be used in conjunction with the City's MAP program described above.

The County of Orange applies to the California Debt Limit Allocation Committee (CDLAC) for MCC funds on behalf of Yorba Linda and all other participating cities. However, each city submits its own application to the County with a requested allocation amount to be passed down through the CDLAC award amount. In 1998, the County exhausted its funding allocation under the MCC program. CDLAC awarded a small amount of funds to participating cities in the County in 1999. The next CDLAC award to the County is expected to be in early 2000.

Five-year Objective: The City will continue to provide MCCs to income-qualified first-time homebuyers provided that funds are available from CDLAC. The objective is to provide six (6) MCCs per year.

7. Multi-family Housing Acquisition and Rehabilitation

The acquisition and rehabilitation of existing apartment complexes is a means to provide affordable housing of reasonable quality to very low- and low-income households. Under this program, the City's Redevelopment Agency provides funds to a selected developer (typically a non-profit organization) to purchase a deteriorated multi-family rental property. The property is then rehabilitated and the units are made available to lower income households for a period of at least 55 years. The first major project completed under this program is Arbor Villas, a 67-unit apartment complex restricted to very low and low income families. The program is funded by the City's redevelopment housing set-aside funds.

Five-year Objective: The City will identify deteriorated apartment complexes, and will cooperate with non-profit housing corporations to acquire and rehabilitate the units with long-term affordability controls.

8. Purchase of Covenants on Existing Housing Units

The Redevelopment Agency has in the past purchased residential units—condominiums, townhouses, or single-family homes—within various neighborhoods in the redevelopment project area to fulfill replacement housing obligations. The Agency then sells the units with financial incentives to qualified low- and moderate-income buyers through a lottery process. The units carry restrictive 30-year affordability covenants limiting the resale of the units to either another qualified low- and moderate-income buyer or back to the Agency.

The City is now interested in undertaking a more extensive citywide program of providing affordable homeownership through affordability covenants. This program provides a means of integrating affordable housing within market rate developments, and can also address the needs for affordable housing for large families. With over half of the condominiums/townhomes on the market in Yorba Linda comprised of units with three or more bedrooms, the Agency will specifically pursue the acquisition of these larger units to provide housing opportunities for low- and moderate-income large families.

Five-year Objective: The City's objective is to purchase between 12 and 15 housing units, place restrictive 30-year affordability covenants on them, and provide homeownership assistance to low- and moderate-income households for purchase.

9. Inclusionary Housing Ordinance

Like affordability covenants, inclusionary zoning is another tool which can be used to integrate affordable units within market rate developments. Particularly in the large tracts of land remaining to be developed in the City's Sphere of Influence, inclusionary zoning would ensure a portion of this new development is made affordable to low- and moderate-income households.

The Zoning Ordinance will be amended to require 10 percent of units within a new market rate development be price-restricted as affordable units for low- and moderate-income households. This percentage requirement is consistent with or lower than that in most Orange County cities currently with an inclusionary housing ordinance, including Laguna Beach (25%), San Clemente (15%), Irvine (15%), Brea (10%), Huntington Beach (10%), and San Juan Capistrano (10%). In addition, the proposed ordinance for Yorba Linda will also offer developers the option of fulfilling the inclusionary housing requirement through the provision of affordable units off-site or payment of an in-lieu fee. The amount of the fee has yet to be determined, but is typically based on the amount of subsidy that would be necessary to develop the required inclusionary housing units at level affordable to low- and moderate-income households (referred to as the "affordability gap"). A nexus study will be conducted to determine the fee amount and analyze the impact of the proposed inclusionary ordinance on housing development.

Five-year Objective: The City will develop a local inclusionary housing ordinance with a target adoption date of 2001.

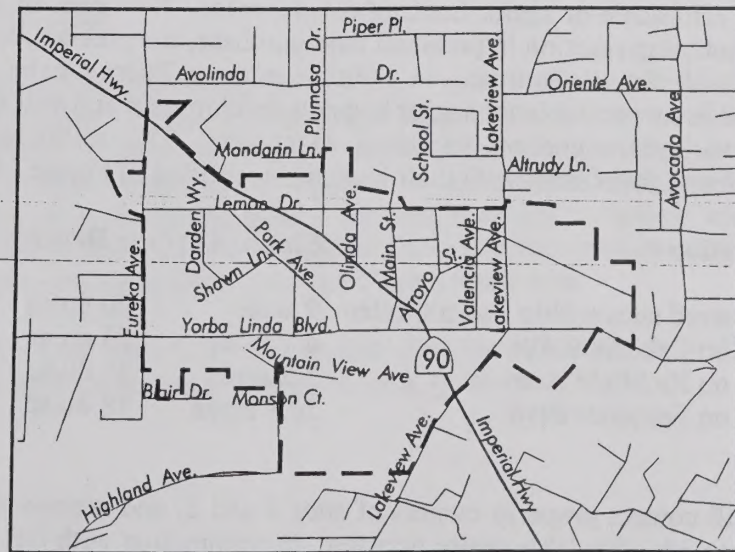
Providing Adequate Residential Sites

A key element in meeting the housing needs of all segments of the community is the provision of adequate sites for all types, sizes and prices of housing. The General Plan, Zoning Ordinance, and specific plans dictate where housing may locate, thereby affecting the supply of land available for residential development.

10. Town Center Land Use Vision Plan

Yorba Linda's 65-acre "Town Center area" at the intersection of Yorba Linda Boulevard and Imperial Highway (Figure 12) is characterized by older, underutilized commercial uses as well as some non-conforming residential properties. The City has initiated a public process involving property owners and tenants to develop a Land Use Vision Plan for this key commercial intersection and surrounding properties to guide the area's redevelopment. In response to the affordable housing needs identified in the Housing Element, the City proposes to integrate higher density housing in the Town Center in conjunction with new commercial development. More specifically, the City envisions the development of mixed use projects with multi-family housing developed behind or above retail commercial uses fronting the street. The Redevelopment Agency has been acquiring properties in the Town Center, enabling properties to be combined and re-parcelized as appropriate to support mixed use development.

Figure 12: Town Center Area



To enable the development of higher density housing from a regulatory standpoint, the Town Center Land Use Vision Plan will be designated as a Planned Community (PC), providing flexibility development standards, and no explicit density ceiling. With a PC designation, the Town Center can allow for housing developments with a density of much greater than 10 units per acre (the maximum permitted under the RM zone district), and would likely occur at around 20 units/acre. The development of higher density in this area offers the locational advantage of being served by major bus routes, and being adjacent to an existing senior housing development.

Five-year Objective: The City will adopt a Land Use Vision Plan by 2002, and re-designate the Town Center area to Planned Community to allow flexibility in type and density of use. In addition, the City will provide land write-down and other regulatory incentives to facilitate the provision of affordable units, elaborated in greater detail in Program #10a.

10a. Land Assemblage and Write-Down

The City is committed to utilizing redevelopment set-aside monies, as well as other outside funding sources, to write-down the cost of land for the development of low- and moderate-income housing. The intent of this program is to reduce land costs to the point that it becomes economically feasible for a private developer to build units which are affordable to low and moderate income households. As part of the land write-down program, the City may also assist in acquiring and assembling property and in subsidizing on and off-site improvements.

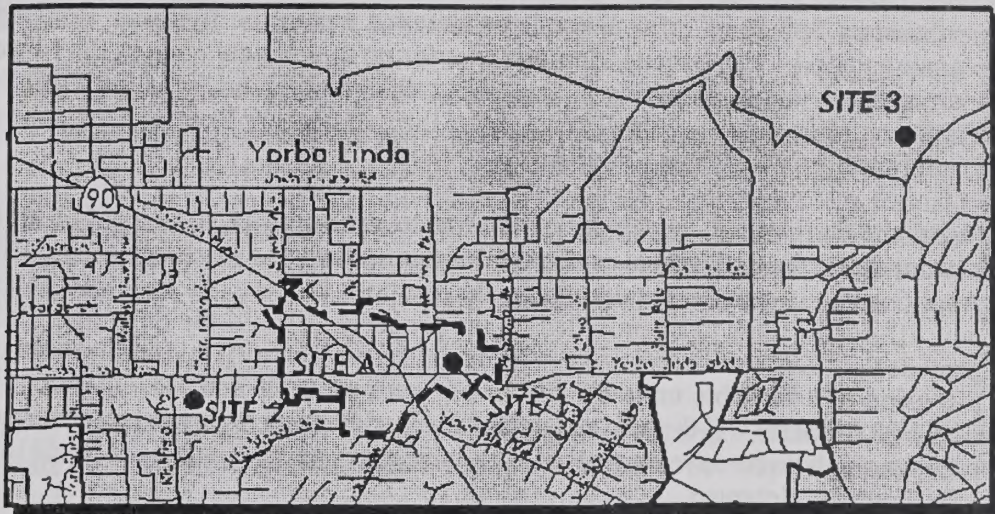
The focus of the land write-down program will be within the Town Center and on designated senior/affordable housing sites. The City has evaluated potential sites in the Town Center and has identified three to four sites 1.75 acres in size or larger, totaling over 9 acres, as suitable for affordable or senior housing development. However, in order to maintain a positive negotiating position in potential land purchase, the precise location of these sites cannot be disclosed at this time. In addition to these Town Center sites, the City has identified three sites suitable for senior housing development and will adopt an Affordable Housing Overlay designation for these locations. The following summarizes the characteristics of these sites, with their locations identified in Figure 13:

	Location	Size	Average Density	Unit Capacity
Site A	Scattered sites within Town Center	9 acres	20 du/ac	180 units
Site 1	Site on Lakeview Ave	4.7 acres	25 du/ac	118 units
Site 2	Site on Richfield Ave	3.3 acres	25 du/ac	81 units
Site 3	Site on Fairmont Blvd	20.9 acres	18 du/ac	383 units (40 affordable)

The City will contact property owners of sites 1 and 2, and express the City's desire for development with affordable senior housing. In conjunction with this effort, the City will contact area affordable housing developers to solicit interest in development as supported through land write-down assistance. A 383-unit senior residential development has been proposed for the site on Fairmont Boulevard. This development will consist of 102

villa/courtyard units, 186 senior apartments, and 95 assisted living units. The Redevelopment Agency anticipates purchasing affordability covenants on 40 of the units to provide additional housing opportunities for lower-income seniors.

Figure 13: Affordable Housing Locations



Five-year Objective: The City will adopt an Affordable Housing Overlay on sites 1 to 3. The City will provide land write-down assistance of between \$1,000,000 and \$2,000,000, and support developers in leveraging with outside funding sources to achieve 125 to 175 units affordable to lower-income households.

11. Shell Specific Plan

The Shell Specific Plan represents the last significant remaining developable residential property within current City boundaries, and is critical to the provision of housing in Yorba Linda in the future. The Shell property is 879 acres in area and has the capacity to accommodate 2,179 housing units, of which 1,202 are planned as single-family homes and 977 are planned as multi-family units. To meet the City's regional housing needs (as determined by SCAG) during the 1998-2005 period, a variety of units--in terms of both cost and housing type--will need to be developed in the Shell area.

Five-year Objective: The City will ensure that the Shell Specific Plan is properly implemented to provide housing units of varying types and costs.

12. Annexation of Areas in Sphere of Influence

Aside from the Shell Specific Plan area, future housing developments can take place in the Murdock Property Area and other undeveloped properties within the northern Sphere of Influence. The annexation of these areas will increase the City's capacity to accommodate future housing growth in Yorba Linda. The 635-acre Murdock Property Area located in the northeastern Sphere of Influence will be annexed within the five-year Housing Element planning period. The General Plan provides for up to 630 new units in the Murdock Area Plan, and encourages clustering in response to topographical and other physical limitations. The Murdock Property Area will be subject to the Inclusionary Housing Ordinance (Program #9) set forth by the Housing Element.

Under the Ordinance, a developer is required to price-restrict 10 percent of units within a new market-rate development as affordable units for low- and moderate-income households. Applying this 10-percent requirement to the Murdock Property Area yields a potential for 63 new affordable units to be provided on the property. Should the developer choose not to provide the affordable units on-site, s/he may alternatively fulfil this requirement through the provision of affordable units off-site or payment of an in-lieu fee. Development of the Murdock Property will thereby assist the City in addressing its lower income housing needs either through direct development of affordable units, or contribution of funds in support of affordable development.

Five-year Objective: The City will annex the Murdock Property Area by 2005. Apply the Inclusionary Housing Ordinance to the Murdock Property Area and other newly annexed areas in the Sphere of Influence.

13. Sites for Transitional Housing and Emergency Shelters

Pursuant to State law, Yorba Linda currently permits transitional housing facilities with six or fewer residents by right in all residential zones. The City will amend the Zoning Ordinance to permit transitional housing facilities with seven or more residents and emergency shelters in the Town Center (TC) Combining Zone, subject to a Conditional Use Permit (CUP). The CUP will set forth conditions aimed at enhancing the compatibility of transitional housing and emergency shelters with the surrounding neighborhood, and ensuring proper management and licensing of the facility, and will not unduly constrain the creation of such facilities.

In addition, the City will work with local churches to provide emergency overnight shelter to homeless individuals and families.

Five-year Objective: The City will amend the Zoning Ordinance to conditionally permit transitional housing facilities and emergency shelters in the Town Center Combining Zone. The City will also cooperate with and provide financial support to local churches to provide emergency overnight shelter to the homeless.

Removing Governmental Constraints

Under current State law, the Yorba Linda Housing Element must address, and where legally possible, remove governmental constraints affecting the maintenance, improvements, and development of housing. The following programs are designed to mitigate governmental constraints on residential development and facilitate the development of a variety of housing.

14. Special Purpose Zones

Yorba Linda's Zoning Ordinance provides for various special purpose zones that provide allowance for modified development standards from the underlying zoning districts. Created to facilitate the development of a variety of housing types in the City, these special purpose zones include: the Affordable Housing (AH) Combining Zone, Senior Citizen (SC) Combining Zone, and Planned Community (PC)/ Planned Residential Development (PRD) zones.

14.a. Affordable Housing (AH) Combining Zone

Through the AH Zone, the City provides various incentives and less restrictive standards to facilitate the development of affordable housing. Currently, developers of housing projects with units affordable to lower income households may receive the following: density bonus increase of at least 25 percent, fast track processing of development plans, waiver of City fees (including Measure M fees), and approval of mixed use zoning.

To facilitate higher density residential development, the City will amend existing provisions of the AH Combining Zone to provide for a 100 percent density increase, or up to 20 units per acre. The City will also expand the AH zone to incorporate specific incentives for development of affordable senior housing (greater densities, reduced parking, increased lot coverage), currently contained in the Senior Citizen Combining Zone. This approach will allow the City to have a single affordable housing Overlay Zone, with standards for both family and senior housing.

Five-year Objective: The City will amend existing provisions of the Affordable Housing Combining Zone by the year 2002 to provide for a 100 percent density increase (up to 20 units per acre) for family housing, and to incorporate incentives for senior housing currently contained under the Senior Citizen Combining Zone.

14.b. Senior Citizen (SC) Combining Zone

The City adopted the SC Zone in the early 1970s as a tool to facilitate the development of affordable housing specifically for senior citizens. Under the program, developments are permitted greater density (25 units per acre), higher maximum lot coverage (60 percent), and lower parking requirements (1 space per unit) than normally required (refer to Table 24). Any residential development in the SC Zone is allowed a maximum of 125 dwelling units.

Since adoption of the SC Zone nearly 30 years ago, the State has found the limitation of any zone district to senior citizens a form of discrimination against non-senior households, and prohibits jurisdictions from adopting such zoning (Gov'n Code Section 65008). While these anti-discrimination provisions have been part of the California Government Code for several years, the issue was only recently brought to the attention of Yorba Linda (December 2001) as part of the State Department of Housing and Community Development (HCD) review of the City's Housing Element. In order to remedy this apparent inconsistency in the City's SC Zone and the State statutes, the City will eliminate the SC Overlay Zone, and will instead integrate special provisions for senior housing within the AH Combining Zone. In this manner, properties designated with an AH Overlay will be permitted to be developed with either senior or family housing.

Five-year Objective: The City will incorporate incentives for development of senior housing within the AH Overlay, and eliminate the SC Combining Zone from the Zoning Ordinance.

14.c. Planned Community (PC) and Planned Residential Development (PRD) Zones

The City's Zoning Ordinance provides for regulations pertaining to planned communities and planned residential developments. These regulations are intended to facilitate development of areas designated for residential use by permitting greater flexibility, and consequently, more innovative designs for the development of such areas than generally is possible under conventional zoning or subdivision regulations. The PC and PRD Zones promote more economical and efficient use of the land, while providing a variety of housing choices, a high level of urban amenities, and preservation of natural and scenic qualities of open spaces.

Five-year Objective: The City will continue to provide for this zone in the Zoning Ordinance.

15. Administrative Adjustment Process

The Housing Element looks to provide flexibility in residential development standards as a way to reduce the costs of development and thus, enhance unit affordability. The City will continue to use the Administrative Adjustment Process as a means of providing flexibility in various development requirements. Specific administrative adjustments pertaining to residential uses include the following:

- A decrease of not more than 10 percent of the required building site area, width, or depth;

- A decrease of not more than 20 percent of the required width of a side yard or the yard between buildings;

- A decrease of not more than 15 percent of the required front or rear yard with the combined total not to exceed twenty percent; and

- An increase of not more than 10 percent of the permitted projection of steps, stairways, landings, eaves, overhangs, masonry chimneys, and fireplaces into any required front, rear, side or yard between buildings.

Unlike the conditional use permit and variance processes, the Administrative Adjustment Process is a non-public hearing process and is not subject to the public noticing requirements of the Government Code. However, Administrative Adjustment applications do provide notice to all abutting property owners adjacent to the subject property.

Five-year Objective: When it deems necessary, the City will use the Administrative Adjustment Process to provide flexibility in various development requirements.

16. Development Review Procedures and Standards for Affordable Housing

The City's review procedures currently require a Conditional Use Permit with a noticed public hearing before the Planning Commission for all multi-family residential projects with four or more units. However, the conditional use permit requirement does not result in additional time in the review process as this occurs concurrently with Design Review conducted by the Planning Commission, and both can be completed within a six- to eight-week period. Nonetheless, the public hearing requirement may serve to discourage multi-family development by increasing uncertainty in development.

In order to address this potential constraint, the City will modify its development review procedures and standards for multi-family development with an affordable housing component. Specifically, the City will eliminate the CUP and public hearing requirement and the 2-acre minimum lot area requirement for multi-family development offering units to lower- and moderate-income households. Affordable housing projects will only be required to undergo Design Review by the Planning Commission to ensure the quality of development and compatibility with surrounding uses.

Five Year Objectives: By 2002, the City will eliminate the CUP, public hearing, and 2-acre minimum lot size requirements for multi-family developments with an affordable housing component.

Promoting Equal Housing Opportunities

In order to make adequate provision for the housing needs of all economic segments of the community, the housing program must include actions that promote housing opportunities for all persons regardless of race, religion, sex, family size, marital status, ancestry, national origin, color, age, or physical disability.

17. Fair Housing Program

The City of Yorba Linda refers fair housing complaints to the Orange County Housing Authority (OCHA), which in turn transfers the information to the Orange County Fair Housing Council. The role of the Council is to provide services to jurisdictions and agencies, as well as the general public, to further fair housing practices in the sales or rental of housing. Services provided by the Council include: discrimination response, landlord/tenant dispute resolution, housing information and counseling, and community education programs.

Five-year Objective: The City will continue to provide information on fair housing practices and refer fair housing complaints to OCHA.

Table 30: Housing Implementation Program Summary

Housing Program	Program Goal	Five-Year Objectives	Funding Source	Responsible Agency	Time Frame
Conserving the Existing Supply of Affordable Housing					
1. Senior/Disabled Residential Rehabilitation Program	Provide assistance to senior & disabled households for the repair & improvement of their homes.	Assist 25 households.	CDBG	Community Development Department	2000 - 2005
2. Neighborhood Clean-Up Program	Provide assistance to mitigate code enforcement violations & neighborhood clean-up projects.	Assist 30 households.	CDBG	Community Development Department	2000 - 2005
3. Home Improvement Program	Offer rehabilitation loans to low- & moderate-income homeowners to rehabilitate or repair their homes.	Assist 25 households. Continue to promote program.	CDBG	Orange County Housing & Community Development Department	2000 - 2005
4. Section 8 Rental Assistance	Provide rental subsidies to very low-income households.	Provide continued assistance to a minimum of 43 households.	HUD	Orange County Housing Authority	2000 - 2005
Assisting in the Provision of Housing					
5. Mortgage Assistance Program (MAP)	Expand homeownership opportunities to lower & moderate-income first-time homebuyers.	Provide 75 MAP loans.	Redevelopment Housing Set-Aside	Community Development Department	2000 - 2005
6. Mortgage Credit Certificate (MCC)	Expand homeownership opportunities to lower & moderate-income first-time homebuyers.	Assist 30 households.	Federal Tax Credits	Community Development Department	2000 - 2005
7. Multi-family Housing Acquisition & Rehabilitation	Upgrade deteriorated apartment buildings, & provide affordable rental housing to very low- & low-income households.	Identify apartments in need of rehabilitation, and work with non-profits to acquire and rehabilitate the units.	Redevelopment Housing Set-Aside	Community Development Department	2000 - 2005
8. Purchase of Covenants on Existing Housing Units	Provide more affordable ownership units to lower & moderate-income homebuyers.	Acquire & place affordability covenants on 12 to 15 units.	Redevelopment Housing Set-Aside	Community Development Department	2000 - 2005

Table 30: Housing Implementation Program Summary

Housing Program	Program Goal	Five-Year Objectives	Funding Source	Responsible Agency	Time Frame
Providing Adequate Residential Sites					
9. Inclusionary Housing Ordinance	Integrate housing affordable to low- & moderate-income households within market rate developments.	Conduct nexus study to assess impact of Ordinance on development, and to determine appropriate fee amount. Develop the Ordinance by 2002.	General Fund	Community Development Department	Conduct nexus study in 2002. Adopt Ordin. by 2002/03.
10. Town Center Land Use Vision Plan	Provide for additional housing opportunities in a mixed use setting.	Adopt the Plan by 2002. Re-designate the Town Center area to Planned Community.	General Fund	Community Development Department	2002
10a. Land Assemblage and Write-down	Assist in provision of sites for development of affordable and senior citizen housing.	Adopt Affordable Housing Combining Zone on sites 1 to 3. Provide land write-down assistance of \$1-2 million. Achieve development of 125 to 175 affordable units.	Redevelopment Housing Set-Aside	Community Development Department	2002
11. Shell Specific Plan	Ensure the provision of a variety of housing in the future.	Ensure that Shell Specific Plan is properly implemented to provide housing of varying types & costs.	General Fund	Community Development Department	Ongoing
12. Annexation of Areas in Sphere of Influence	Increase the City's capacity to accommodate future housing growth.	Annex the Murdock Property Area by 2005. Apply the proposed Inclusionary Housing requirement to the Area.	General Fund	Community Development Department	2005
13. Sites for Transitional Housing/ Emergency Shelters	Assist in the provision of emergency overnight shelter to the homeless.	Amend Zoning Ordinance to conditionally permit transitional housing facilities & emergency shelters in TC Combining Zone. Cooperate with & financially support local churches.	General Fund	Community Development Department	2000 - 2005

Table 30: Housing Implementation Program Summary

Housing Program	Program Goal	Five-Year Objectives	Funding Source	Responsible Agency	Time Frame
Removing Governmental Constraints					
14. Special Purpose Zones	Provide incentives & relaxed development standards to facilitate housing development.				
14.a. Affordable Housing (AH) Combining Zone	Facilitate the development of affordable housing.	Amend existing provisions of the AH Zone by 2002 to provide for a 100-percent density bonus (or up to 20 units per acre) for family housing, and integrate provisions of Senior Citizen Combining zone.	General Fund	Community Development Department	2002
14.b. Senior Citizen (SC) Combining Zone	Facilitate the development of senior housing.	Incorporate incentives for senior housing within AH Overlay, and eliminate SC Combining Zone from Zoning Ordinance.	General Fund	Community Development Department	2002
14.c. Planned Community (PC) & Planned Residential Development (PRD) Zones	Facilitate the development of relatively large vacant areas designated for residential use.	Continue to provide for the PC & PRD zones in the Zoning Ordinance.	General Fund	Community Development Department	Ongoing
15. Administrative Adjustment Process	Provide flexibility in building requirements.	When deemed necessary, use the Administrative Adjustment Process to allow modified development standards..	General Fund	Community Development Department	Ongoing
16. Development Review Procedures and Standards for Affordable Housing	Facilitate the development of multi-family development with an affordable housing component.	Eliminate the CUP, public hearing, and 2-acre minimum lot size requirements for multi-family developments with an affordable housing component	General Fund	Community Development Department	2002
Promoting Equal Housing Opportunities					
17. Fair Housing Program	Further fair housing practices in the community.	Continue to provide information on fair housing practices & refer complaints to OCHA.	CDBG	Orange County Housing Authority, Orange County Fair Housing Council	Ongoing



Table 30: Housing Implementation Program Summary

Housing Program	Program Goal	Five-Year Objectives	Funding Source	Responsible Agency	Time Frame
Five-Year Goals Summary:					
TOTAL UNITS TO BE CONSTRUCTED:		1,585 (248 Very Low, 162 Low, 289 Moderate, 887 Upper). Provide financial assistance in development of 125 - 175 units affordable to lower income households.			
TOTAL UNITS TO BE REHABILITATED:		80 (15 Very Low, 30 Low, 35 Moderate)			
TOTAL UNITS TO BE CONSERVED:		Conserve 43 very low-income rent subsidies, 67 very low- & low-income units in Arbor Villas, & 124 very low- & low-income units in Victoria Woods. Acquire 12 - 15 ownership units and provide to low and moderate income households. Provide mortgage assistance (MAP) to 75 moderate income households, and mortgage credit certificates (MCCs) to 30 households.			